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ANNUAL REPORT

OF

THE BOARD

OF

COMMISSIONERS OF SAVINGS BANKS,

INCLUDING THE

ABSTRACTS OF REPORTS

FROM THE

SAVINGS INSTITUTIONS IN MASSACHUSETTS.

1880.

BOSTON:
Rand, Avery, & Co., Printers to the Commonwealth,
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1881.

Feb. 15, 81.

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Commonwealth of Massachusetts.

Office of the Commissioners of Savings Banks,
State House, Boston, Jan. 5, 1881.

To the Hon. Senate and House of Representatives in General Court assembled.

The undersigned, the Board of Commissioners of Savings Banks, have the honor to present for the consideration of the Legislature their Fifth Annual Report, including a statement of the condition of each institution at the close of business on the thirtieth day of October last; the same being the Fifteenth of the series of Annual Reports since the appointment of a Commissioner of Savings Banks.

Very respectfully,

J. GATCHELL,
C. CURRY,
Commissioners.

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ABSTRACT OF ANNUAL REPORTS

OF THE

SAVINGS BANKS, TRUST COMPANIES, AND CO-OPERATIVE SAVING-FUND AND LOAN ASSOCIATIONS,

SHOWING THEIR

CONDITION AT THE CLOSE OF BUSINESS ON THE 30TH OF OCTOBER, 1880.

ABINGTON SAVINGS BANK — ABINGTON.

Incorporated 1853. Number of corporators, 52.

Z. N. Whitmarsh, *President.* *Treasurer*, Judson N. Farrar.

Statement.

Liabilities.		Assets.	
Deposits	$888,745 42	Public funds	$139,462 50
Earnings, undivided	14,642 99	Bank stock	148,282 87
Guaranty fund	8,625 00	Loans on bank stock	3,150 00
		Railroad bonds	45,661 08
		Real estate by foreclosure	2,909 91
		Loans on real estate	482,002 84
		Loans on personal security	48,377 13
		Loans to counties, cities, or towns	7,000 00
		Deposit in banks on interest,	34,666 97
		Suspense account	353 47
		Taxes and insurance	22 65
		Cash on hand	123 99
	$912,013 41		$912,013 41

Loans on Bank Stock, amount on each:—

On 56 shares Abington National Bank $2,750 00

On 5 shares Home National Bank, Brockton 400 00

Cash on Deposit in Bank:—

Abington National Bank $34,666 97

Amount of real estate held by foreclosure $2,909 91

Assessed value of the same 3,500 00

Amount of income received from the same 186 00

Amount of municipal tax on real estate 52 25

Whole amount of interest or profits received or earned . . . $50,593 39

Rate and amount of each semi-annual dividend for previous year . . . . . 2¼ per cent . 17,962 08; 2¼ per cent . 18,806 56

Times for the dividends fixed by the by-laws: first Tuesday in April and October.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: 7½ per cent.

The total amount of loans, with each specified rate of interest: $22,000, 5 per cent; $54,000, 5½ per cent; $457,529.97, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each 403

Aggregate amount of the same 341,269 84

Number of open accounts 2,691

Number and amount of deposits received for previous year . 975 166,763 04

Number and amount of deposits of and exceeding $300 at any one time for the previous year 162 89,965 99

Number and amount of withdrawals 1,015 119,105 80

Number of accounts opened the previous year 422

Number of accounts closed the previous year 225

Amount of expenses of the corporation during previous year . . 1,550 26

Amount of treasurer's bond 15,000 00

Date of examination by commissioner: Aug. 19.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s	$5,000	$5,212 50	$5,000 00
City and town bonds: —			
City of Boston 4s	50,000	50,000 00	50,000 00
of Meriden, Conn., 7s	20,000	23,400 00	21,000 00
of Fall River 6s	25,000	28,750 00	27,407 50
of Bangor, Me., 6s	9,000	9,450 00	7,605 00
of Portland, Me., 6s	7,000	7,600 00	7,000 00
of Bath, Me., 6s	6,000	6,150 00	5,400 00
of Holyoke 7s	5,000	6,000 00	5,000 00
of Lynn 5s	1,000	1,000 00	1,000 00
Town of Abington 4½s	10,000	10,100 00	10,050 00
	$139,000	$147,612 50	$139,462 50

Bank Stock.

Abington Nat'l Bank, Abington	$13,600	$17,172 00	$14,810 00
Boston Nat'l Bank, Boston	7,400	8,029 00	7,400 00
Blackstone Nat'l Bank, Boston	7,500	8,137 50	7,500 00
Central Nat'l Bank, Boston	1.200	1,308 00	1,200 00
Continental Nat'l Bank, Boston	2,500	2,831 25	2,500 00
Eliot Nat'l Bank, Boston	5,900	6,622 75	5,900 00
Eagle Nat'l Bank, Boston	1,900	2,185 75	1,900 00
Freeman's Nat'l Bank, Boston	1,500	1,773 75	1,500 00
First Nat'l Bank, Danvers	2,850	3,610 00	3,452 87
First Nat'l Bank, Adams	4,000	5,200 00	4,000 00
Globe Nat'l Bank, Boston	5,000	5,512 50	5,500 00
Howard Nat'l Bank, Boston	15,000	17,437 50	15,000 00
Hamilton Nat'l Bank, Boston	5,000	6,050 00	5,500 00
Hide and Leather Nat'l B'k, Boston,	6,800	7,888 00	6,800 00
Mount Vernon Nat'l Bank, Boston	3,800	4,104 00	3,800 00
Merchants' Nat'l Bank, Boston	10,000	14,000 00	13,000 00
Metropolitan Nat'l Bank, Boston	4,000	4,420 00	4,000 00
North Nat'l Bank, Boston	2,200	2,838 00	2,600 00
Old Colony Nat'l Bank, Plymouth	200	250 00	240 00
Nat'l Bank of the Republic, Boston	4,500	5,660 25	4,500 00
Nat'l Bank of Redemption, Boston	11,000	14,602 50	14,280 00
Second Nat'l Bank, Boston	5,000	7,450 00	7,200 00
Shoe and Leather Nat'l B'k, Boston,	1,000	1,130 00	1,000 00
State Nat'l Bank, Boston	3,200	3,898 00	3,200 00
Traders' Nat'l Bank, Boston	5,800	5,981 25	5,800 00
Third Nat'l Bank, Boston	1,000	1,062 50	1,000 00
Webster Nat'l Bank, Boston	4,700	5,069 00	4,700 00
	$136,550	$164,223 50	$148,282 87

Railroad Bonds.

Eastern Railroad 4½s	$50,000	$49,500 00	$40,261 08
Old Colony Railroad 7s	5,000	5,987 50	5,400 00
	$55,000	$55,487 50	$45,661 08

AMHERST SAVINGS BANK — AMHERST.

Incorporated 1864. Number of corporators, 13.

ENOS F. COOK, *President.* *Treasurer*, SAMUEL C. CARTER.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$617,842 38	Public funds	$97,544 65
Earnings, undivided	18,571 89	Loans on public funds	1,500 00
Guaranty fund	6,051 32	Bank stock	93,607 89
		Railroad bonds	51,200 00
		Real estate	15,000 00
		Real estate by foreclosure	5,750 00
		Loans on real estate	255,813 24
		Loans on personal security	38,069 77
		Loans to counties, cities, or towns	39,700 00
		Deposit in banks on interest,	38,932 92
		Cash on hand	5,347 12
	$642,465 59		$642,465 59

Loans on Public Funds, amount on each:—

On $1,500 United States 4s	$1,500 00

Cash on Deposit in Bank:—

First National Bank, Amherst	$38,932 92

Invested in real estate (for banking purposes)		$15,000 00
Estimated value of the same		15,000 00
Amount of real estate held by foreclosure		5,750 00
Assessed value of the same		6,500 00
Amount of income received from the same		545 00
Amount of municipal tax on real estate		147 06
Whole amount of interest or profits received or earned		$35,804 90
Rate and amount of each semi-annual dividend for previous year	2¼ per cent	12,028 09
	2¼ per cent	12,901 20
Times for the dividends fixed by the by-laws: January and July.		
Average annual per cent of dividends for the term ending at time of and including last extra dividend: 5⅝.		
The total amount of loans, with each specified rate of interest: $13,426.99, 5 per cent; $326,280.43, 6 per cent; $148,120.24, 7 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each	230	
Aggregate amount of the same		192,080 24
Number of open accounts	2,358	
Number and amount of deposits received for previous year,	1,480	120,705 44
Number and amount of deposits of and exceeding $300 at any one time for the previous year	107	60,601 00
Number and amount of withdrawals	1,074	79,196 93

Number of accounts opened the previous year	286
Number of accounts closed the previous year	190
Amount of expenses of the corporation during previous year	$1,765 12
Amount of treasurer's bond	5,000 00

Date of examination by commissioner: Nov. 16.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s, 1881	$41,000	$41,405 00	$44,912 66
" " 5s, 1881	10,000	10,300 00	10,231 99
City bonds: —			
City of Bangor, Me., 6s	20,000	21,200 00	20,500 00
of Rockland, Me., 6s	5,000	5,150 00	5,025 00
of Bath, Me., 6s	5,000	5,150 00	5,000 00
of Fall River 6s	8,000	8,680 00	8,680 00
of Pawtucket, R.I., 5s	3,000	3,195 00	3,195 00
	$92,000	$95,080 00	$97,544 65

Bank Stock.

First Nat'l Bank, Easthampton	$9,100	$10,738 00	$10,358 00
First Nat'l Bank, Northampton	12,900	16,770 00	17,176 00
First Nat'l Bank, Holyoke	10,000	11,000 00	10,800 00
Hampshire Co. Nat'l B'k, Northamp'n,	7,900	9,085 00	8,963 00
Conway Nat'l Bank, Conway	4,100	4,756 00	4,637 00
Northampton Nat'l B'k, Northamp'n,	13,300	15,960 00	13,504 00
Crocker Nat'l Bank, Turner's Falls,	8,400	9,072 00	8,664 39
Agawam Nat'l Bank, Springfield	7,300	9,125 00	8,966 00
City Nat'l Bank, Worcester	4,000	4,800 00	5,120 00
Mechanics' Nat'l Bank, Worcester	1,000	1,200 00	1,250 00
Citizens' Nat'l Bank, Worcester	2,500	3,000 00	3,062 50
Hide and Leather Nat'l Bank, Boston,	1,000	1,120 00	1,107 00
	$81,500	$96,626 00	$93,607 89

Railroad Bonds.

New London & Northern R.R. 7s, reg.	$25,000	$27,500 00	$25,000 00
New London & Northern R.R. 6s	3,500	3,850 00	3,500 00
Vermont & Massachusetts Railroad	2,000	2,100 00	2,000 00
Boston & Revere Beach Railroad	20,000	21,000 00	20,700 00
	$50,500	$54,450 00	$51,200 00

ANDOVER SAVINGS BANK — ANDOVER.

Incorporated April 2, 1834. Number of corporators, 55.

JOHN ABBOT, *President.* *Treasurer,* JOHN F. KIMBALL.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$1,340,012 56	Public funds	$465,250 00
Earnings, undivided	35,673 77	Loans on public funds	500 00
Guaranty fund	20,000 00	Bank stock	159,700 00
		Loans on bank stock	500 00
		Railroad bonds	174,000 00
		Real estate by foreclosure	56,896 35
		Loans on real estate	422,347 00
		Loans on personal security	24,294 59
		Loans to counties, cities, or towns	10,000 00
		Deposit in banks on interest,	80,814 44
		Cash on hand	1,403 95
	$1,395,706 33		$1,395,706 33

Loans on Public Funds, amount on each:—

On $500 United States bond, 1881 . . . . . $500 00

Loans on Bank Stock, amount on each:—

On 6 shares Andover National Bank $500 00

Cash on Deposit in Banks:—

Andover National Bank $5,572 94

Blackstone National Bank 75,241 50

Amount of real estate held by foreclosure $56,896 35

Assessed value of the same 82,000 00

Amount of income received from the same 988 40

Amount of municipal tax on real estate 1,045 44

Whole amount of interest or profits received or earned . . . $81,577 02

Rate and amount of each semi-annual dividend for previous year . . . . . 2 per cent . $25,238 90; 2 per cent . 25,411 06

Times for the dividends fixed by the by-laws: third Wednesday of June and December.

The total amount of loans, with each specified rate of interest: $26,391.92, 5 per cent; $146,170.67, 6 per cent; $15,300, 6½ per cent; $269,779, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each 163

Aggregate amount of the same 216,547 97

Amount of investments from which no income is received . . 10,000 00

Number of open accounts 3,365

Number and amount of deposits received for previous year, 1,817 170,537 65

Number and amount of deposits of and exceeding $300 at any one time for the previous year 149 86,032 00

Number and amount of withdrawals 1,262 164,948 25

Number of accounts opened the previous year	386
Number of accounts closed the previous year	295
Amount of expenses of the corporation during previous year	$2,100 00
Amount of treasurer's bond	30,000 00
Date of examination by commissioner: April 27.	

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, registered	$21,250	$23,000 00	$21,250 00
City and town bonds: —			
City of Bangor, Me.	25,000	25,000 00	25,000 00
of Belfast, Me.	40,000	40,000 00	40,000 00
of Chelsea	27,000	30,000 00	27,000 00
of Cambridge	12,000	13,000 00	12,000 00
of Dover, N.H.	25,500	27,500 00	25,500 00
of Fall River 7s	10,000	11,000 00	10,000 00
of Holyoke	8,000	9,000 00	8,000 00
of Lawrence	20,000	23,000 00	20,000 00
of Lynn	30,000	33,000 00	30,000 00
of Lowell.	5,000	5,700 00	5,000 00
of Lewiston, Me.	7,000	7,500 00	7,000 00
Town of Melrose	15,000	17,000 00	15,000 00
City of Norwich, Conn.	35,000	39,000 00	35,000 00
of Nashua, N.H.	5,000	5,000 00	5,000 00
of Newburyport	20,000	23,000 00	20,000 00
Town of Northampton	33,000	36,000 00	33,000 00
City of Portland, Me.	22,000	23,000 00	22,000 00
of Portsmouth, N.H.	32,500	34,000 00	32,500 00
of Rockland, Me.	10,000	10,000 00	10,000 00
of Salem	20,000	22,000 00	20,000 00
of Somerville	20,000	20,000 00	20,000 00
of Worcester	5,000	5,500 00	5,000 00
Town of Wakefield.	17,000	18,000 00	17,000 00
	$465,250	$500,200 00	$465,250 00

BANK STOCK.

Andover Nat'l Bank, Andover.	$30,200	$36,200 00	$30,200 00
Bay State Nat'l Bank, Lawrence	7,500	10,000 00	7,500 00
Blackstone Nat'l Bank, Boston	10,800	11,600 00	10,800 00
Continental Nat'l Bank, Boston	10,000	11,200 00	10,000 00
Nat'l B'k of Commonwealth, Boston.	15,000	16,800 00	15,000 00
Everett Nat'l Bank, Boston	4,500	5,000 00	4,500 00
Hide and Leather Nat'l B'k, Boston,	10,000	11,600 00	10,000 00
Merchants' Nat'l Bank, Boston	2,500	3,300 00	2,500 00
Nat'l Bank of the Republic, Boston.	22,500	28,100 00	22,500 00
Revere Nat'l Bank, Boston	26,300	30,500 00	26,300 00
Webster Nat'l Bank, Boston	15,400	17,500 00	15,400 00
Wachusett Nat'l Bank, Fitchburg	5,000	8,200 00	5,000 00
	$159,700	$190,000 00	$159,700 00

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston and Maine Railroad . .	$50,000	$60,000 00	$50,000 00
Boston and Lowell Railroad . .	64,000	74,000 00	64,000 00
Old Colony Railroad . . .	20,000	23,600 00	20,000 00
New Bedford Railroad . . .	10,000	10,000 00	10,000 00
Worcester and Nashua Railroad .	5,000	5,000 00	5,000 00
Agricultural Branch Railroad . .	25,000	25,000 00	25,000 00
	$174,000	$197,600 00	$174,000 00

ARLINGTON FIVE CENTS SAVINGS BANK — ARLINGTON.

Incorporated April 2, 1860. Number of corporators, 36.

ALBERT WINN, *President.* *Treasurer*, ABEL R. PROCTOR.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$612,143 72	Public funds	$41,392 75
Earnings, undivided	15,907 98	Bank stock	21,814 75
Guaranty fund	10,594 30	Railroad bonds	5,050 00
		Real estate	26,396 59
		Real estate by foreclosure	44,719 80
		Loans on real estate	402,601 72
		Loans on personal security	14,107 21
		Loans to counties, cities, or towns	48,300 00
		Deposit in banks on interest,	32,250 21
		Expense account	399 81
		Insurance account	175 92
		Tax account	1,364 51
		Cash on hand	72 73
	$638,646 00		$638,646 00

Cash on Deposit in Bank: —

Faneuil Hall National Bank of Boston $32,250 21

Invested in real estate (for banking purposes) $26,396 59

Estimated value of the same 26,396 59

Amount of real estate held by foreclosure 44,719 80

Assessed value of the same 53,842 00

Amount of income received from the same 3,692 91

Amount of municipal tax on real estate 1,364 51

Whole amount of interest or profits received or earned . . . $34,613 43

Rate and amount of each semi-annual dividend for previous year . . . . . 2 per cent . $11,758 87; 2 per cent . 12,020 25

Times for the dividends fixed by the by-laws: January and July.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: 4⅞.

The total amount of loans, with each specified rate of interest: $5,000, 4½ per cent; $10,000, 4¾ per cent; $37,000, 5 per cent; $71,150.83, 6 per cent; $68,900, 6½ per cent; $263,307.10, 7 per cent; $1,200, 7½ per cent; $1,151, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each 246

Aggregate amount of the same 235,449 18

Amount of investments from which no income is received . . 22,201 77

Number of open accounts 2,228

Number and amount of deposits received for previous year, 1,846 124,358 15

Number and amount of deposits of and exceeding $300 at any one time for the previous year 63 39,011 22

Number and amount of withdrawals	1,147	$111,967 97
Number of accounts opened the previous year	247	
Number of accounts closed the previous year	130	
Amount of expenses of the corporation during previous year		1,531 45
Amount of treasurer's bond		10,000 00

Date of examination by commissioner: June 19.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 5s, registered	$600	$611 25	$600 00
" " 4s, coupon	450	492 19	492 75
City and town bonds:—			
City of Portland, Me., 6s	20,000	22,800 00	20,100 00
of Lawrence 6s	6,000	6,990 00	5,000 00
of Holyoke 6s	5,000	5,900 00	4,167 00
Town of Woburn 6s	7,000	8,050 00	5,833 00
of North Adams 6s	5,000	5,450 00	5,200 00
	$44,050	$50,293 44	$41,392 75

Bank Stock.

Nat'l Bank of Redemption, Boston	$1,000	$1,327 50	$1,353 75
Nat'l Bank of the Republic, Boston,	3,300	4,129 12	4,281 50
Nat'l B'k of North America, Boston	2,500	2,750 00	2,975 00
Union Nat'l Bank, Boston	1,200	1,743 00	1,644 00
Continental Nat'l Bank, Boston	5,000	5,600 00	5,955 75
Faneuil Hall Nat'l Bank, Boston	1,000	1,240 00	1,310 00
First Ward Nat'l Bank, Boston	2,200	2,156 00	2,346 25
Eleventh Ward Nat'l Bank, Boston	1,800	100 00	1,948 50
	$18,000	$19,045 62	$21,814 75

Railroad Bonds.

Eastern Railroad	$5,500	$5,500 00	$5,050 00

ATHOL SAVINGS BANK — ATHOL.

Incorporated 1867. Number of corporators, 36.

CHARLES C. BASSETT, *President.* *Treasurer*, A. HARDING.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$874,772 74	Public funds	$128,000 00
Earnings, undivided	8,606 34	Loans on public funds	3,000 00
Guaranty fund	11,450 00	Bank stock	9,800 00
		Loans on bank stock	24,025 00
		Real estate by foreclosure	9,043 92
		Loans on real estate	365,892 29
		Loans on personal security	125,081 18
		Loans to counties, cities, or towns	68,480 00
		Deposit in banks on interest,	160,000 00
		Expense account	717 36
		Interest accrued	313 65
		Cash on hand	475 68
	$894,829 08		$894,829 08

Loans on Public Funds, amount on each: —

On $3,000 United States 5s, 1881	$3,000 00

Loans on Bank Stock, amount on each: —

On 22 shares Athol National Bank	$1,775 00
On 95 shares Miller's River National Bank	9,250 00
On 30 shares Manufacturers' National Bank	3,000 00
On 100 shares South Reading National Bank	10,000 00

Cash on Deposit in Banks: —

Third National Bank, Springfield	$25,000 00
Adams National Bank, North Adams	25,000 00
Franklin County National Bank, Greenfield	20,000 00
Miller's River National Bank, Athol	90,000 00

Amount of real estate held by foreclosure	$9,043 92
Assessed value of the same	9,840 00
Amount of income received from the same	482 00
Amount of municipal tax on real estate	142 88

Whole amount of interest or profits received or earned	$49,912 48
Rate and amount of each semi-annual dividend for previous year: 2 per cent.	15,921 44
2½ per cent.	20,317 22

Times for the dividends fixed by the by-laws: Jan. 1 and July 1.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: 5⅚ per cent.

The total amount of loans, with each specified rate of interest: $22,100, 4 per cent; $25,000, 4½ per cent; $103,100, 5 per cent; $544,078.47, 6 per cent; $25,000, 6½ per cent; $5,000, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each 352

Aggregate amount of the same		$300,371 47
Amount of investments from which no income is received		3,810 07
Number of open accounts	3,065	
Number and amount of deposits received for previous year,	7,411	176,579 03
Number and amount of deposits of and exceeding $300 at any one time for the previous year	143	69,480 43
Number and amount of withdrawals	1,216	120,667 47
Number of accounts opened the previous year	546	
Number of accounts closed the previous year	381	
Amount of expenses of the corporation during previous year		2,309 00
Amount of treasurer's bond		10,000 00

Date of examination by commissioner: July 22.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s, currency	$10,000	$12,500 00	$10,000 00
State of New Hampshire 5s	14,000	14,980 00	14,000 00
City and town bonds: —			
City of Cambridge 6s	15,000	16,100 00	15,000 00
of Charlestown 5s	10,000	10,200 00	10,000 00
Town of Haverhill 5s	1,000	1,025 00	1,000 00
of Hyde Park 6s	5,000	5,325 00	5,000 00
City of Lynn 6s	10,000	10,800 00	10,000 00
of Meriden, Conn., 6s	14,000	14,980 00	14,000 00
of Newton 5s	10,000	11,250 00	10,000 00
of Portland, Me., 6s	5,000	5,400 00	5,000 00
of Providence, R.I., 5s	5,000	5,300 00	5,000 00
of Somerville 6½s	25,000	25,500 00	25,000 00
Town of Wakefield 6s	4,000	4,040 00	4,000 00
	$128,000	$137,400 00	$128,000 00

Bank Stock.

Blackstone Nat'l Bank, Boston	$1,100	$1,184 00	$1,100 00
Eagle Nat'l Bank, Boston	5,000	5,700 00	5,000 00
Eliot Nat'l Bank, Boston	1,000	1,120 00	1,000 00
Miller's River Nat'l Bank, Athol	2,700	4,320 00	2,700 00
	$9,800	$12,324 00	$9,800 00

ATTLEBOROUGH SAVINGS BANK — NORTH ATTLEBOROUGH.

Incorporated 1860. Number of corporators, 69.

ABIEL CODDING, Jun., *President.* *Treasurer*, EDWARD R. PRICE.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$342,859 91	Bank stock	$5,079 00
Earnings, undivided	8,670 03	Real estate by foreclosure	5,474 77
Guaranty fund	5,700 00	Loans on real estate	189,809 00
		Loans on personal security	76,196 25
		Loans to counties, cities, or towns	37,200 00
		Deposit in banks on interest,	40,079 20
		Cash on hand	3,391 72
	$357,229 94		$357,229 94

Cash on Deposit in Bank:—

Maverick National Bank, Boston		$40,079 20
Amount of real estate held by foreclosure		$5,474 79
Assessed value of the same		3,600 00
Amount of income received from the same		89 00
Amount of municipal tax on real estate		93 79
Whole amount of interest or profits received or earned		$19,384 06
Rate and amount of each semi-annual dividend for previous year	2 per cent	5,721 66
	2 per cent	6,150 14

Times for the dividends fixed by the by-laws: Tuesday after second Monday in April and October.

The total amount of loans, with each specified rate of interest: $5,000, 4 per cent; $32,500, 5 per cent; $102,075, 6 per cent; $163,380.25, 7 per cent; $250, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 dollars each	184	
Aggregate amount of the same		180,205 25
Number of open accounts	1,233	
Number and amount of deposits received for previous year,	1,290	147,007 49
Number and amount of deposits of and exceeding $300 at any one time for the previous year	101	50,953 18
Number and amount of withdrawals	611	78,740 28
Number of accounts opened the previous year	363	
Number of accounts closed the previous year	150	
Amount of expenses of the corporation during previous year		1,073 80
Amount of treasurer's bond		20,000 00

Date of examination by commissioner: May 20.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
First Nat'l Bank, Attleborough	$5,100	$5,100 00	$5,079 00

BARRE SAVINGS BANK — BARRE.

Incorporated May 18, 1869. Number of corporators, 53.

CHARLES BRIMBLECOM, *President.* *Treasurer*, HARDING WOODS.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$214,908 34	Bank stock	$126,893 54
Earnings, undivided	14,742 69	Railroad bonds	6,060 00
Guaranty fund	2,600 00	Loans on real estate	90,245 07
		Loans on personal security	6,916 43
		Deposit in banks on interest,	1,969 31
		Expense account	166 68
	$232,251 03		$232,251 03

Cash on Deposit in Bank: —

First National Bank, Barre $1,969 31

Whole amount of interest or profits received $13,269 03

Rate and amount of each semi-annual dividend for previous year . . . . . 2 per cent . $4,770 31; 2 per cent . $4,298 67

Times for the dividends fixed by the by-laws: Jan. 15 and July 15.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: 5.23 per cent.

The total amount of loans, with each specified rate of interest: $6,686.79, 6 per cent; $69,140.04, 7 per cent; $1,429.64, 7½ per cent; $19,905.03, 8 per cent.

Number of oustanding loans which are of an amount not exceeding $3,000 each	49	
Aggregate amount of the same		47,746 96
Number of open accounts	782	
Number and amount of deposits received for previous year	192	14,816 60
Number and amount of deposits of and exceeding $300 at any one time for the previous year	11	6,016 30
Number and amount of withdrawals	375	68,345 22
Number of accounts opened the previous year	61	
Number of accounts closed the previous year	205	
Amount of expenses of the corporation during previous year		686 82
Amount of treasurer's bond		15,000 00

Date of examination by commissioner: July 20.

Bank Stock.

	Par Value.	Estimated Market Value.	Amount Invested.
Atlas Nat'l Bank, Boston	$1,200	$1,488 00	$1,469 00
Blackstone Nat'l Bank, Boston	4,200	4,515 00	5,722 59
Boston Nat'l Bank, Boston	6,400	6,944 00	7,975 27
Boylston Nat'l Bank, Boston	2,000	2,255 00	2,785 33
Continental Nat'l Bank, Boston	1,700	1,925 25	2,018 56
Eliot Nat'l Bank, Boston	2,500	2,806 25	2,991 00
First Nat'l Bank, Boston	7,000	13,930 00	12,615 25
Mechanics' Nat'l Bank, Boston	2,800	3,454 50	3,500 00
Nat'l Bank of Commerce, Boston	3,200	3,792 00	5,316 00
Nat'l Bank of North America, Boston,	2,500	2,769 50	2,718 75
Nat'l Bank of Redemption, Boston	4,600	6,106 50	6,263 50
Exchange Nat'l Bank, Boston	1,800	2,533 50	2,977 50
Hide and Leather Nat'l Bank, Boston,	2,500	2,875 00	2,912 70
Revere Nat'l Bank, Boston	900	1,089 00	1,185 00
Webster Nat'l Bank, Boston	3,300	3,531 00	3,462 63
Old Boston Nat'l Bank, Boston	3,500	4,270 00	5,407 50
Second Nat'l Bank, Boston	3,400	5,117 00	5,032 35
Shoe and Leather Nat'l Bank, Boston,	2,000	2,245 00	2,800 00
Suffolk Nat'l Bank, Boston	3,000	3,630 00	3,753 75
Tremont Nat'l Bank, Boston	6,100	7,350 50	7,837 25
Market Nat'l Bank, Brighton	5,000	6,625 00	7,660 00
Ware Nat'l Bank, Ware	700	840 00	901 25
Central Nat'l Bank, Worcester	5,500	7,375 00	8,050 00
Citizens' Nat'l Bank, Worcester	2,100	2,278 50	2,961 00
City Nat'l Bank, Worcester	5,000	5,000 00	6,830 00
First Nat'l Bank, Worcester	2,000	2,700 00	2,700 00
First Nat'l Bank, Barre	7,400	9,028 00	10,042 00
	$92,300	$116,473 50	$127,888 18
Less interest earned at date of purchase	–	–	994 64
	$92,300	$116,473 50	$126,893 54

Railroad Bonds.

Eastern Railroad	$5,000	$5,000 00	$5,200 00
Rutland Railroad	1,000	900 00	860 00
	$6,000	$5,900 00	$6,060 00

BASS RIVER SAVINGS BANK—SOUTH YARMOUTH.

Incorporated April 20, 1874. Number of corporators, 31.

DAVID KELLEY, *President.* *Treasurer*, DAVID D. KELLEY.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$179,376 84	Public funds	$10,100 00
Earnings, undivided	5,128 05	Loans on public funds	5,800 00
Guaranty fund	1,048 44	Bank stock	84,613 75
		Loans on bank stock	275 00
		Railroad bonds	10,436 45
		Real estate by foreclosure	631 00
		Loans on real estate	22,887 32
		Loans on personal security	20,375 56
		Loans to counties, cities, or towns	5,500 00
		Deposit in banks on interest,	12,296 83
		Loans on mill stock*	2,500 00
		Sagamore Manuf'g Co.*	5,234 23
		Border City Manuf'g Co.*	3,830 66
		Cash on hand	1,072 53
	$185,553 33		$185,553 33

Loans on Public Funds, amount on each:—

On $5,750 United States bonds, with principal and two sureties . $5,800 00

Loans on Bank Stock, amount on each:—

On 3 shares First National Bank of Yarmouth $275 00

Cash on Deposit in Bank:—

Maverick National Bank, Boston $12,296 83

Amount of real estate held by foreclosure $631 00

Assessed value of the same 670 00

Whole amount of interest or profits received or earned . . . $10,919 46

Rate and amount of each semi-annual dividend for previous year . . . . . 2 per cent . $2,825 68; 2 per cent . 3,038 87

Times for the dividends fixed by the by-laws: April 1 and Oct. 1.

The total amount of loans, with each specified rate of interest: $13,725, 5 per cent; $5,800, 5½ per cent; $14,900.10, 6 per cent; $850, 6½ per cent; $22,062.78, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each 95

Aggregate amount of the same 43,537 88

Amount of investments from which no income is received . . 4,461 66

Number of open accounts 868

Number and amount of deposits received for previous year . 371 68,940 37

Number and amount of deposits of and exceeding $300 at any one time for the previous year 80 39,531 64

Number and amount of withdrawals 550 47,026 42

* Taken to secure indebtedness.

Number of accounts opened the previous year	148	
Number of accounts closed the previous year	157	
Amount of expenses of the corporation during previous year		$583 84
Amount of treasurer's bond		10,000 00

Date of examination by commissioner: July 23.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston 4s	$10,000	$10,325 00	$10,100 00

Bank Stock.

First Nat'l Bank, Yarmouth	$1,500	$1,950 00	$1,875 00
First Nat'l Bank, New Bedford	2,400	2,922 00	2,400 00
Citizens' Nat'l Bank, New Bedford	2,000	2,140 00	2,000 00
Nat'l Bank of the Republic, Boston	8,200	10,260 25	10,250 00
State Nat'l Bank, Boston	1,500	1,826 25	1,770 00
Shawmut Nat'l Bank, Boston	2,500	2,975 00	3,000 00
Everett Nat'l Bank, Boston	5,000	5,525 00	5,300 00
Atlas Nat'l Bank, Boston	3,000	3,772 50	3,660 00
Nat'l Bank of Redemption, Boston	5,000	6,637 50	6,700 00
Faneuil Hall Nat'l Bank, Boston	5,500	6,847 50	6,877 75
Boston Nat'l Bank, Boston	3,000	3,360 00	3,270 00
Merchants' Nat'l Bank, Boston	5,600	7,840 00	7,840 00
Exchange Nat'l Bank, Boston	5,000	7,050 00	6,750 00
Second Nat'l Bank, Boston	4,900	7,301 00	7,105 00
Suffolk Nat'l Bank, Boston	1,000	1,200 00	1,000 00
Manufacturers' Nat'l Bank, Boston	2,500	2,593 75	2,500 00
Eagle Nat'l Bank, Boston	2,100	2,420 25	2,297 50
Old Boston Nat'l Bank, Boston	700	854 00	770 00
Blackstone Nat'l Bank, Boston	800	866 00	800 00
Tremont Nat'l Bank, Boston	7,300	8,760 00	8,448 50
	$69,500	$87,101 00	$84,613 75

Railroad Bonds.

Old Colony Railroad 7s	$4,000	$4,790 00	$4,210 00
Old Colony Railroad 6s	3,000	3,345 00	3,128 50
New Bedford Railroad 7s	3,000	3,210 00	3,097 95
	$10,000	$11,345 00	$10,436 45

BENJAMIN FRANKLIN SAVINGS BANK — FRANKLIN.

Incorporated Feb. 23, 1871. Number of corporators, 40.

DAVIS THAYER, Jun., *President.* *Treasurer*, C. W. STEWART.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$238,773 61	Public funds	$21,223 50
Earnings, undivided	3,977 71	Bank stock	52,270 12
Guaranty fund	2,450 46	Real estate by foreclosure	20,774 24
		Loans on real estate	113,771 00
		Loans on personal security	10,249 00
		Loans to counties, cities, or towns	15,000 00
		Deposit in banks on interest,	9,402 40
		Expense account	820 98
		Bank furniture	562 31
		Suspense account	332 42
		Cash on hand	795 81
	$245,201 78		$245,201 78

Cash on Deposit in Banks:—

Franklin National Bank	$2,406 29
Maverick National Bank, Boston	6,996 11

Amount of real estate held by foreclosure	$20,774 24
Assessed value of the same	23,740 00
Amount of income received from the same	747 28
Amount of municipal tax on real estate	426 03

Whole amount of interest or profits received or earned		$13,306 15
Rate and amount of each semi-annual dividend for previous year	2 per cent	4,122 95
	2 per cent	4,185 44

Times for the dividends fixed by the by-laws: first Monday in January and July.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: 4 per cent.

The total amount of loans, with each specified rate of interest: $15,000, 4 per cent; $33,575, 6 per cent; $80,196, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	120	
Aggregate amount of the same		107,420 00
Number of open accounts	1,180	
Number and amount of deposits received for previous year	714	59,881 87
Number and amount of deposits of and exceeding $300 at any one time for the previous year	48	28,164 62
Number and amount of withdrawals	560	44,643 70
Number of accounts opened the previous year	185	
Number of accounts closed the previous year	139	
Amount of expenses of the corporation during previous year		1,226 61
Amount of treasurer's bond		5,000 00

Date of examination by commissioner: Oct. 8.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s, registered . .	$16,000	$17,600 00	$16,312 50
City bonds: —			
City of Bath, Me.	2,000	2,000 00	1,815 00
of Lewiston, Me. . . .	3,000	3,240 00	3,096 00
	$21,000	$22,840 00	$21,223 50

Bank Stock.

Wrentham Nat'l Bank, Wrentham .	$1,260	$1,620 00	$1,620 00
Franklin Nat'l Bank, Franklin .	12,900	14,577 00	15,255 00
Tremont Nat'l Bank, Boston . .	3,100	3,720 00	3,902 37
Hide and Leather Nat'l Bank, Boston,	900	1,032 75	1,032 75
Howard Nat'l Bank, Boston . .	2,500	2,906 25	2,902 50
Washington Nat'l Bank, Boston .	2,300	3,036 00	3,266 00
Eliot Nat'l Bank, Boston. . .	7,000	7,857 50	8,887 50
Market Nat'l Bank, Boston . .	1,000	1,040 00	1,100 00
Revere Nat'l Bank, Boston . .	1,600	1,936 00	1,776 00
Nat'l Bank of Commerce, Boston .	2,500	2,962 50	3,456 00
Shoe and Leather Nat'l Bank, Boston,	800	904 00	1,137 00
Columbian Nat'l Bank, Boston .	1,400	1,960 00	1,845 00
Nat'l Bank of North America, Boston,	1,500	1,661 25	1,680 00
Hamilton Nat'l Bank, Boston . .	3,000	3,630 00	3,790 00
Continental Nat'l Bank, Boston .	500	562 50	620 00
	$42,260	$49,405 75	$52,270 12

BERKSHIRE COUNTY SAVINGS BANK — PITTSFIELD.

Incorporated 1847. Number of corporators, 43.

JULIUS ROCKWELL, *President.* *Treasurer*, ROBERT W. ADAM.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$1,667,585 40	Public funds	$387,000 00
Earnings, undivided	21,130 85	Loans on public funds	3,000 00
Guaranty fund	18,000 00	Bank stock	94,120 00
Collateral security account	40 00	Loans on bank stock	39,560 00
		Railroad bonds	10,000 00
		Real estate by foreclosure	92,733 40
		Loans on real estate	705,241 30
		Loans on personal security	151,679 26
		Loans to counties, cities, or towns	25,000 00
		Deposit in banks on interest,	90,000 00
		Cash in banks not on interest,	100,934 85
		Expense account	4,646 50
		Premium account	2,471 50
		Cash on hand	369 44
	$1,706,756 25		$1,706,756 25

Loans on Public Funds, amount on each: —

On 3 bonds of town of Pittsfield for $1,000 each $3,000 00

Loans on Bank Stock, amount on each: —

On 19 shares Agricultural National Bank, Pittsfield . . . $2,500 00
On 301 shares Pittsfield National Bank, Pittsfield 36,060 00
On 10 shares First National Bank, Adams 1,000 00

Cash on Deposit in Banks: —

Agricultural National Bank, Pittsfield $50,824 28
Pittsfield National Bank, Pittsfield 50,110 57
National Bank of the Commonwealth, Boston 30,000 00
Revere National Bank, Boston 60,000 00

Amount of real estate held by foreclosure $92,733 40
Assessed value of the same 54,800 00
Amount of income received from the same 2,325 60
Amount of municipal tax on real estate 633 06

Whole amount of interest or profits received or earned . . . $90,476 08
Rate and amount of each semi-annual dividend for previous year . . . . . { 2 per cent . 30,246 53 / 2 per cent . 30,636 87

Times for the dividends fixed by the by-laws: first Thursdays of January and July.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: 6½ per cent.

The total amount of loans, with each specified rate of interest: $13,000, 5 per cent; $2,000, 5½ per cent; $738,090.56, 6 per cent; $171,390, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	228	
Aggregate amount of the same		$298,997 56
Amount of investments from which no income is received		12,250 00
Number of open accounts	5,723	
Number and amount of deposits received for previous year,	4,442	332,767 01
Number and amount of deposits of and exceeding $300 at any one time for the previous year	216	115,413 99
Number and amount of withdrawals	3,386	306,590 33
Number of accounts opened the previous year	1,100	
Number of accounts closed the previous year	638	
Amount of expenses of the corporation during previous year		5,696 50
Amount of treasurer's bond		50,000 00

Date of examination by commissioner: Oct. 26.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, registered	$185,000	$202,500 00	$185,000 00
" " 6s, currency	55,000	68,750 00	55,000 00
State of Connecticut 6s	5,000	5,400 00	5,000 00
City and town bonds: —			
Town of Pittsfield	50,000	53,500 00	50,000 00
of Adams	25,000	27,500 00	25,000 00
City of Charlestown	5,000	5,350 00	5,000 00
of Boston 4s	30,000	30,200 00	30,000 00
of Pawtucket, R.I., 5s	20,000	21,500 00	21,300 00
of Providence, R.I., 5s	12,000	13,000 00	12,960 00
	$387,000	$427,700 00	$389,260 00

Bank Stock.

Hide and Leather Nat'l B'k, Boston,	$2,500	$2,900 00	$2,500 00
Eagle Nat'l Bank, Boston	8,000	9,120 00	8,000 00
Webster Nat'l Bank, Boston	8,000	8,560 00	8,000 00
Revere Nat'l Bank, Boston	12,000	13,920 00	12,000 00
Howard Nat'l Bank, Boston	3,200	3,680 00	3,200 00
Shawmut Nat'l Bank, Boston	2,000	2,380 00	2,000 00
North Nat'l Bank, Boston	3,500	4,410 00	3,500 00
Atlantic Nat'l Bank, Boston	4,500	6,660 00	4,500 00
Merchants' Nat'l Bank, Boston	6,800	9,656 00	6,800 00
Boston Nat'l Bank, Boston	10,000	11,100 00	10,000 00
Nat'l Bank of Commerce, Boston	6,000	7,260 00	6,000 00
First Nat'l Bank, Chicopee	6,000	9,600 00	6,000 00
Hadley Falls Nat'l Bank, Holyoke	2,000	3,300 00	2,000 00
Blackstone Nat'l Bank, Boston	4,100	4,469 00	4,100 00
Adams Nat'l Bank, North Adams	200	260 00	200 00

BANK STOCK — *Concluded.*

	Par Value.	Estimated Market Value.	Amount Invested.
Pittsfield Nat'l Bank, Pittsfield .	$4,500	$5,625 00	$4,500 00
Agricultural Nat'l Bank, Pittsfield .	3,200	5,760 00	3,200 00
Lee Nat'l Bank, Lee . . .	6,720	7,500 00	6,720 00
Atlas Nat'l Bank, Boston . .	900	1,116 00	1,111 50
	$94,120	$117,276 00	$94,331 50

RAILROAD BONDS.

Worcester and Nashua Railroad .	$10,000	$10,000 00	$10,000 00

BEVERLY SAVINGS BANK — BEVERLY.

Incorporated February, 1867. Number of corporators, 42.

WILLIAM ENDICOTT, *President.* *Treasurer*, R. G. BENNETT.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$515,533 39	Public funds	$35,000 00
Earnings, undivided	6,648 26	Loans on public funds	200 00
Guaranty fund	6,000 00	Bank stock	156,595 50
		Loans on bank stock	6,200 00
		Railroad bonds	2,000 00
		Real estate by foreclosure	27,092 80
		Loans on real estate	252,949 00
		Loans on personal security	3,750 00
		Loans to counties, cities, or towns	30,000 00
		Expense account	7 00
		Cash on hand	14,387 35
	$528,181 65		$528,181 65

Loans on Public Funds, amount on each:—

On $200 United States 6s, 1881	$200 00

Loans on Bank Stock, amount on each:—

On 10 shares Beverly National Bank	$1,000 00
On 3 shares Beverly National Bank	300 00
On 4 shares Beverly National Bank	400 00
On 21 shares Beverly National Bank	2,000 00
On 25 shares Beverly National Bank	2,500 00

Cash on Deposit in Bank:—

Beverly National Bank	$14,387 35

Amount of real estate held by foreclosure	$27,092 80
Assessed value of the same	28,975 00
Amount of income received from the same	1,366 94
Amount of municipal tax on real estate	452 79

Whole amount of interest or profits received or earned	$30,920 42
Rate and amount of each semi-annual dividend for previous year — 2 per cent	9,448 96
2 per cent	9,679 67

Times for the dividends fixed by the by-laws: fourth Wednesday in April and October.

The total amount of loans, with each specified rate of interest: $17,500, 4 per cent; $12,500, 5 per cent; $36,275, 6 per cent; $207,399, 6½ per cent; $19,425, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	229
Aggregate amount of the same	232,649 00
Amount of investments from which no income is received	1,472 11

Number of open accounts	1,899	
Number and amount of deposits received for previous year,	4,938	$98,462 90
Number and amount of deposits of and exceeding $300 at any one time for the previous year	62	32,954 18
Number and amount of withdrawals	1,014	81,824 09
Number of accounts opened the previous year	260	
Number of accounts closed the previous year	175	
Amount of expenses of the corporation during previous year		984 23
Amount of treasurer's bond		15,000 00

Date of examination by commissioner: May 11.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 5s, 1881	$35,000	$35,575 00	$35,000 00

Bank Stock.

Atlas Nat'l Bank, Boston	$5,000	$6,200 00	$6,225 00
City Nat'l Bank, Boston	10,000	11,775 00	12,000 00
Continental Nat'l Bank, Boston	5,000	5,650 00	5,000 00
Eagle Nat'l Bank, Boston	5,000	5,700 00	5,575 00
Freeman's Nat'l Bank, Boston	5,000	5,900 00	5,700 00
Massachusetts Nat'l Bank, Boston	10,000	11,850 00	11,200 00
North Nat'l Bank, Boston	5,000	6,475 00	6,350 00
Howard Nat'l Bank, Boston	5,000	5,775 00	5,775 00
Hide and Leather Nat'l B'k, Boston,	5,000	5,750 00	5,700 00
Merchandise Nat'l Bank, Boston	3,000	3,225 00	3,202 50
Nat'l Bank of the Republic, Boston	5,000	6,275 00	6,250 00
Revere Nat'l Bank, Boston	3,800	4,598 00	4,332 00
Shoe and Leather Nat'l B'k, Boston,	5,000	5,600 00	5,700 00
Traders' Nat'l Bank, Boston	10,000	10,325 00	10,350 00
Tremont Nat'l Bank, Boston	5,000	6,025 00	5,975 00
Webster Nat'l Bank, Boston	5,000	5,350 00	5,350 00
First Nat'l Bank, Lynn	5,000	5,750 00	5,750 00
Grand Nat'l Bank, Marblehead	1,800	2,007 00	2,007 00
Asiatic Nat'l Bank, Salem	1,380	1,840 00	1,840 00
Exchange Nat'l Bank, Salem	3,300	3,795 00	3,795 00
First Nat'l Bank, Salem	3,700	4,255 00	4,255 00
Mercantile Nat'l Bank, Salem	3,700	4,255 00	4,255 00
Merchants' Nat'l Bank, Salem	200	259 00	259 00
Salem Nat'l Bank, Salem	5,000	5,750 00	5,750 00
Beverly Nat'l Bank, Beverly	20,000	24,000 00	24,000 00
	$135,880	$158,384 00	$156,595 50

Railroad Bonds.

Eastern Railroad	$2,000	$2,000 00	$2,000 00

BOSTON FIVE CENTS SAVINGS BANK — BOSTON.

Incorporated 1854. Number of corporators, 48.

ALONZO H. EVANS, *President.* *Treasurer*, CURTIS C. NICHOLS.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$8,684,942 99	Public funds	$1,882,000 00
Earnings, undivided	222,350 71	Loans on public funds	12,500 00
Guaranty fund	116,146 21	Bank stock	357,587 50
		Loans on bank stock	15,700 00
		Railroad bonds	140,000 00
		Real estate	139,475 64
		Real estate by foreclosure	226,320 10
		Loans on real estate	4,163,752 15
		Loans on personal security	544,500 00
		Loans to counties or towns	588,000 00
		Deposit in banks on interest,	938,264 86
		Expense account	71 41
		Cash on hand	15,268 25
	$9,023,439 91		$9,023,439 91

Loans on Public Funds, amount on each: —

On $1,500 United States bonds	$1,500 00
On $6,000 United States bonds	6,000 00
On $3,000 United States bonds	3,000 00
On $2,000 United States bonds	2,000 00

Loans on Bank Stock, amount on each: —

On 146 shares Maverick Bank	$14,600 00
On 11 shares Old Colony National Bank, Plymouth	1,100 00

Cash on Deposit in Banks: —

Blackstone National Bank	$120,425 29
National Bank of the Commonwealth	413,785 11
Maverick National Bank	164,144 36
Merchandise National Bank	47,992 96
Central National Bank	47,623 63
Traders' National Bank	50,697 26
National Bank of the Republic	3,596 35
Newburyport National Bank	40,000 00
Third National Bank, Springfield	50,000 00

Invested in real estate (for banking purposes)	$139,475 64
Estimated value of the same	175,000 00
Amount of real estate held by foreclosure	226,320 10
Assessed value of the same	289,000 00
Amount of income received from the same	11,000 00
Amount of municipal tax on real estate	7,281 77

Whole amount of interest or profits received or earned	$471,655 27

Rate and amount of each semi-annual dividend for previous year	2 per cent	$153,060 27
	2 per cent	159,503 18
Times for the dividends fixed by the by-laws: second Wednesday of April and October.		
Average annual per cent of dividends for the term ending at time of and including last extra dividend: 7 per cent.		
The total amount of loans, with each specified rate of interest: $145,000, 3 per cent; $190,000, 3½ per cent; $470,000, 3⅝ per cent; $35,000, 4 per cent; $25,000, 4½ per cent; $854,500, 5 per cent; $73,000, 5½ per cent; $905,350, 6 per cent; $26,000, 6¼ per cent; $1,079,992.35, 6½ per cent; $1,187,211.60, 7 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each	238	
Aggregate amount of the same		430,150 00
Amount of investments from which no income is received		180,520 00
Number of open accounts	65,275	
Number and amount of deposits received for previous year,	45,481	2,407,837 90
Number and amount of deposits of and exceeding $300 at any one time for the previous year	1,540	840,282 00
Number and amount of withdrawals	32,598	1,642,997 43
Number of accounts opened the previous year	6,654	
Number of accounts closed the previous year	4,398	
Amount of expenses of the corporation during previous year		27,107 98
Amount of treasurer's bond		25,000 00
Date of examination by commissioner: March 28.		

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds	$600,000	$724,000 00	$600,000 00
State bonds: —			
State of Maine	50,000	56,000 00	50,000 00
of Massachusetts	100,000	102,000 00	100,000 00
City bonds: —			
City of Cambridge	40,000	40,000 00	40,000 00
of Chelsea	90,000	95,000 00	90,000 00
of Boston	569,000	597,280 00	569,000 00
of Somerville	263,000	265,290 00	263,000 00
of Salem	100,000	103,000 00	100,000 00
of Fall River	50,000	50,000 00	50,000 00
of Lynn	20,000	20,000 00	20,000 00
	$1,882,000	$2,052,570 00	$1,882,000 00

Bank Stock.

	Par Value.	Estimated Market Value.	Amount Invested.
Third Nat'l Bank, Springfield	$10,000	$16,000 00	$10,000 00
Boston Nat'l Bank, Boston	15,000	16,200 00	15,287 50
Hide and Leather Nat'l B'k, Boston,	32,500	37,293 37	32,500 00
Nat'l Bank of the Republic, Boston,	15,000	18,600 00	15,000 00
Second Nat'l Bank, Boston	12,000	17,880 00	12,000 00
First Nat'l Bank, Boston	25,000	48,750 00	25,000 00
Blackstone Nat'l Bank, Boston	41,100	44,079 75	41,100 00
Suffolk Nat'l Bank, Boston	17,100	20,477 25	17,100 00
Shawmut Nat'l Bank, Boston	10,000	11,875 00	10,000 00
Tremont Nat'l Bank, Boston	29,500	34,220 00	29,500 00
Continental Nat'l Bank, Boston	10,000	10,600 00	10,000 00
Rockland Nat'l Bank, Boston	20,000	25,200 00	20,000 00
Washington Nat'l Bank, Boston	15,000	20,100 00	15,000 00
Howard Nat'l Bank, Boston	20,000	23,250 00	20,000 00
Revere Nat'l Bank, Boston	22,500	25,375 00	22,500 00
Merchants' Nat'l Bank, Boston	4,700	6,580 00	4,700 00
Webster Nat'l Bank, Boston	7,500	8,006 25	7,500 00
Nat'l B'k of Commonwealth, Boston,	28,000	30,520 00	28,000 00
Nat'l Bank of Commerce, Boston	12,400	14,694 00	12,400 00
Merchandise Nat'l Bank, Boston	10,000	10,700 00	10,000 00
	$357,300	$440,400 62	$357,587 50

Railroad Bonds.

Eastern Railroad	$140,000	$138,600 00	$140,000 00

BOSTON PENNY SAVINGS BANK — BOSTON.

Incorporated 1864. Number of corporators, 100.

EBEN HOWES, *President.* *Treasurer*, HENRY R. REYNOLDS.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$738,756 66	Public funds	$19,950 00
Earnings, undivided	7,321 30	Bank stock	94,371 23
Guaranty fund	10,211 69	Loans on bank stock	500 00
		Railroad bonds	5,012 50
		Real estate	115,000 00
		Real estate by foreclosure	16,159 44
		Loans on real estate	373,900 00
		Loans on personal security	73,000 00
		Deposit in banks on interest,	35,664 85
		Expense account	344 50
		Interest accrued	8,356 49
		Premiums	9,893 77
		Cash on hand	4,136 87
	$756,289 65		$756,289 65

Loans on Bank Stock, amount on each:—

On 5 shares Mechanics' National Bank $500 00

Cash on Deposit in Banks:—

Maverick National Bank $30,633 73

Hide and Leather National Bank 5,031 12

Invested in real estate (for banking purposes) $115,000 00

Estimated value of the same 100,000 00

Amount of real estate held by foreclosure 16,159 44

Assessed value of the same 12,600 00

Amount of income received from the same 700 00

Amount of municipal tax on real estate 1,399 92

Whole amount of interest or profits received $39,791 15

Rate and amount of each semi-annual dividend for previous year . . . . . { 2 per cent . $14,065 47; 1½ per cent . 10,593 12

Times for the dividends fixed by the by-laws: second Wednesday of April and October.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: 7 per cent.

The total amount of loans, with each specified rate of interest: $70,000, 4 per cent; $209,500, 6 per cent; $23,000, 6½ per cent; $130,600, 7 per cent; $10,300, 7½ per cent; $4,000, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each 28

Aggregate amount of the same 51,650 00

Number of open accounts 5,581

Number and amount of deposits received for previous year, 3,861 149,509 13

Number and amount of deposits of and exceeding $300 at any one time for the previous year	74	$36,792 64
Number and amount of withdrawals	2,505	149,531 67
Number of accounts opened the previous year	654	
Number of accounts closed the previous year	577	
Amount of expenses of the corporation during previous year		4,295 98
Amount of treasurer's bond		10,000 00

Date of examination by commissioner: March 15.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested
United States 4s	$20,000	$21,950 00	$19,950 00

Bank Stock.

Everett Nat'l Bank, Boston	$15,000	$16,575 00	$15,000 00
Hide and Leather Nat'l B'k, Boston,	10,000	11,600 00	10,000 00
Nat'l B'k of North America, Boston,	5,000	5,650 00	5,351 12
Atlas Nat'l Bank, Boston	5,000	6,287 50	5,771 87
Manufacturers' Nat'l Bank, Boston	5,000	5,187 50	5,081 25
Merchants' Nat'l Bank, Boston	2,500	3,500 00	3,525 00
Fourth Nat'l Bank, Boston	5,000	5,025 00	5,000 00
Boston Nat'l Bank, Boston	5,000	5,425 00	6,200 00
Tremont Nat'l Bank, Boston	4,100	4,879 00	4,527 75
Webster Nat'l Bank, Boston	4,800	5,154 00	4,860 25
Atlantic Nat'l Bank, Boston	4,200	6,300 00	5,692 25
State Nat'l Bank, Boston	1,100	1,339 25	1,224 50
First Nat'l Bank, Boston	7,000	13,930 00	12,806 00
Howard Nat'l Bank, Boston	5,000	5,812 50	5,631 24
Nat'l Bank of Commerce, Boston	3,700	4,375 25	3,700 00
	$82,400	$101,040 00	$94,371 23

Railroad Bonds.

Boston and Maine Railroad 7s	$5,000	$6,237 50	$5,012 50

BRAINTREE SAVINGS BANK — SOUTH BRAINTREE.

Incorporated March 21, 1870. Number of corporators, 26.

E. A. Hollingsworth, *President.* *Treasurer*, C. H. Hobart.

Statement.

Liabilities.		Assets.	
Deposits	$79,589 71	Public funds	$13,406 63
Earnings, undivided	2,560 61	Bank stock	18,342 62
Guaranty fund	740 26	Real estate by foreclosure	3,178 84
		Loans on real estate	46,185 00
		Deposit in banks on interest,	1,656 49
		Cash on hand	121 00
	$82,890 58		$82,890 58

Cash on Deposit in Bank: —

Shawmut National Bank, Boston	$1,656 49
Amount of real estate held by foreclosure	$3,178 84
Assessed value of the same	2,400 00
Amount of income received from the same	200 00
Amount of municipal tax on real estate	36 48
Whole amount of interest or profits received or earned	$3,674 42
Rate and amount of each semi-annual dividend for previous year — 2 per cent	1,393 32
2 per cent	1,493 82

Times for the dividends fixed by the by-laws: Jan. 1 and July 1.

The total amount of loans, with each specified rate of interest: $1,498.13, 4 per cent; $2,170, 4½ per cent; $6,330, 5 per cent; $5,908.50, 6 per cent; $34,235, 7 per cent; $8,750, 7½ per cent; $700, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	41	
Aggregate amount of the same		46,385 00
Number of open accounts	387	
Number and amount of deposits received for previous year	260	22,327 48
Number and amount of deposits of and exceeding $300 at any one time for the previous year	12	5,517 35
Number and amount of withdrawals	151	14,540 28
Number of accounts opened the previous year	57	
Number of accounts closed the previous year	32	
Amount of expenses of the corporation during previous year		235 00
Amount of treasurer's bond		5,000 00

Date of examination by commissioner: Oct. 6.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s	$1,500	$1,635 00	$1,498 13
City and town bonds: —			
City of New Bedford 5s	3,000	3,330 00	3,090 00
of Fall River 6s	1,000	1,160 00	1,088 50
of Boston 6s	2,000	2,320 00	2,320 00
Town of Brookline 5s	3,000	3,240 00	3,240 00
City of Worcester 4½s	2,000	2,170 00	2,170 00
	$12,500	$13,855 00	$13,406 63

Bank Stock.

Merchants' Nat'l Bank, Boston	$700	$980 00	$920 50
Union Nat'l Bank, Weymouth	2,200	2,332 00	2,591 50
Manufacturers' Nat'l Bank, Boston	2,000	2,075 00	2,096 25
Union Market Nat'l B'k, Watertown,	3,200	3,520 00	3,021 50
State Nat'l Bank, Boston	1,500	1,826 25	1,616 25
Blackstone Nat'l Bank, Boston	2,500	2,706 25	2,584 37
Nat'l B'k of North America, Boston,	1,000	1,107 50	1,138 75
Shawmut Nat'l Bank, Boston	1,000	1,190 00	1,241 25
Nat'l B'k of Commonwealth, Boston,	1,800	1,998 00	1,982 25
Hide and Leather Nat'l B'k, Boston,	1,000	1,160 00	1,150 00
	$16,900	$18,895 00	$18,342 62

BRIDGEWATER SAVINGS BANK — BRIDGEWATER.

Incorporated March 19, 1872. Number of corporators, 18.

LLOYD PARSONS, *President.* *Treasurer*, SAMUEL P. GATES.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$176,208 81	Public funds	$11,590 00
Earnings, undivided	3,742 39	Bank stock	27,287 61
Guaranty fund	2,255 00	Real estate by foreclosure	9,500 00
Suspense account	31 00	Loans on real estate	103,213 65
		Loans on personal security	25,024 30
		Expense account	139 21
		Cash on hand	5,482 43
	$182,237 20		$182,237 20

Cash on Deposit in Bank: —

First National Bank, Boston $436 44

Amount of real estate held by foreclosure $9,500 00

Assessed value of the same 7,150 00

Amount of income received from the same 482 25

Amount of municipal tax on real estate 118 46

Whole amount of interest or profits received or earned . . . $10,540 40

Rate and amount of each semi-annual dividend for previous year . . . . . 2 per cent . 2,958 23

2 per cent . 3,173 15

Times for the dividends fixed by the by-laws: April 1 and Oct. 1.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: $5\frac{1}{18}$ per cent.

The total amount of loans, with each specified rate of interest: $5,000, 5 per cent; $15,795, 6 per cent; $82,280, 7 per cent; $10,688.65, 7½ per cent; $7,993, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each 104

Aggregate amount of the same 96,237 95

Amount of investments from which no income is received . . 6,481 30

Number of open accounts 736

Number and amount of deposits received for previous year . 544 46,134 89

Number and amount of deposits of and exceeding $300 at any one time for the previous year 38 17,760 43

Number and amount of withdrawals 381 29,251 21

Number of accounts opened the previous year 149

Number of accounts closed the previous year 67

Amount of expenses of the corporation during previous year . . 654 82

Amount of treasurer's bond 10,000 00

Date of examination by commissioner: Aug. 14.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s	$1,500	$1,650 00	$1,492 50
City bonds: —			
City of Boston 5s, gold . . .	5,000	5,700 00	5,537 50
of Fall River 6s . . .	4,000	4,720 00	4,560 00
	$10,500	$12,070 00	$11,590 00

Bank Stock.

Blackstone Nat'l Bank, Boston .	$7,000	$7,560 00	$7,000 00
Merchants' Nat'l Bank, Boston .	1,000	1,410 00	1,391 24
Washington Nat'l Bank, Boston .	300	390 00	444 00
Boylston Nat'l Bank, Boston . .	1,300	1,456 00	1,859 00
Eagle Nat'l Bank, Boston . .	1,200	1,344 00	1,360 50
Globe Nat'l Bank, Boston . .	900	990 00	1,164 12
Fourth Nat'l Bank, Boston . .	1,000	1,050 00	1,002 50
Blue Hill Nat'l Bank, Boston . .	1,700	1,785 00	2,218 75
Security Nat'l Bank, Boston . .	500	900 00	900 00
Shawmut Nat'l Bank, Boston . .	1,000	1,200 00	1,200 00
Freeman's Nat'l Bank, Boston .	2,000	2,380 00	2,382 50
Brighton Nat'l Bank, Boston . .	3,900	3,985 00	3,985 00
Home Nat'l Bank, Brockton . .	2,200	2,464 00	2,380 00
	$24,000	$26,914 00	$27,287 61

BRIGHTON FIVE CENTS SAVINGS BANK — BOSTON.

Incorporated 1861. Number of corporators, 107.

HORACE W. JORDAN, *President.* *Treasurer*, JACOB M. TAYLOR.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$184,454 47	Bank stock	$33,267 25
Earnings, undivided	17,548 39	Real estate by foreclosure	51,634 66
Guaranty fund	2,642 01	Loans on real estate	120,830 00
Due Brighton National Bank	3,191 98	Expense account	551 45
		Suspense account (accrued interest)	1,545 84
		Cash on hand	7 65
	$207,836 85		$207,836 85

Amount of real estate held by foreclosure		$51,634 66
Assessed value of the same		36,000 00
Amount of income received from the same		2,214 00
Amount of municipal tax on real estate		510 20
Whole amount of interest or profits received or earned		$9,484 52
Rate and amount of each semi-annual dividend for previous year (July, 2 per cent)		3,909 91
Times for the dividends fixed by the by-laws: January and July.		
Average annual per cent of dividends for the term ending at time of and including last extra dividend: 6⅛ per cent.		
The total amount of loans, with each specified rate of interest: $20,300, 6 per cent; $15,140, 6½ per cent; $46,590, 7 per cent; $10,700, 7 3/10 per cent; $28,100, 8 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each	56	
Aggregate amount of the same		70,480 00
Amount of investments from which no income is received		5,100 00
Number of open accounts	848	
Number and amount of deposits received for previous year	131	4,404 85
Number and amount of deposits of and exceeding $300 at any one time for the previous year	3	1,650 00
Number and amount of withdrawals	555	36,727 39
Number of accounts opened the previous year	42	
Number of accounts closed the previous year	133	
Amount of expenses of the corporation during previous year		1,446 04
Amount of treasurer's bond		10,000 00
Date of examination by commissioner: March 19.		

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Howard Nat'l Bank, Boston	$500	$581 25	$575 00
State Nat'l Bank, Boston	1,000	1,217 50	1,132 50
Freeman's Nat'l Bank, Boston	500	591 25	670 00
Eliot Nat'l Bank, Boston	1,500	1,683 75	1,732 50
Webster National Bank, Boston	8,900	9,612 00	9,645 00
Suffolk Nat'l Bank, Boston	1,000	1,200 00	1,208 25
City Nat'l Bank, Boston	1,300	1,530 75	1,426 00
Brighton Nat'l Bank, Boston	7,900	8,137 00	9,537 00
Market Nat'l Bank, Boston	3,000	4,050 00	5,205 00
Metropolitan Nat'l Bank, Boston	1,200	1,236 00	1,236 00
Central Nat'l Bank, Boston	500	500 00	500 00
Shawmut Nat'l Bank, Boston	400	476 00	400 00
	$27,700	$30,815 50	$33,267 25

BRISTOL COUNTY SAVINGS BANK — TAUNTON.

Incorporated March 2, 1846. Number of corporators, 113.

JOSEPH WILBAR, *President.* *Treasurer*, CHARLES H. ATWOOD.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$2,555,482 74	Public funds	$150,000 00
Earnings, undivided	55,250 29	Loans on public funds	1,000 00
Guaranty fund	45,000 00	Bank stock	87,900 00
		Loans on bank stock	3,975 00
		Railroad stock	50,000 00
		Loans on railroad stock	500 00
		Real estate	25,000 00
		Real estate by foreclosure	296,266 87
		Loans on real estate	1,526,995 00
		Loans on personal security	428,823 50
		Loans to cities	25,000 00
		Deposit in banks on interest,	40,989 98
		Expense account	535 90
		Suspense account	1,152 83
		Border City Manuf. Co., Fall River (taken to secure indebtedness)	7,600 00
		Cash on hand	9,993 95
	$2,655,733 03		$2,655,733 03

Loans on Public Funds, amount on each:—

On $1,000 United States 4½s	$1,000 00

Loans on Bank Stock, amount on each:—

On 15 shares Taunton National Bank, Taunton	$2,000 00
On 15 shares Taunton National Bank, Taunton	1,500 00
On 2 shares Taunton National Bank, Taunton	200 00
On 1 share Bristol County National Bank, Taunton	75 00
On 2 shares Bristol County National Bank, Taunton	200 00

Loans on Railroad Stock, amount on each:—

On 5 shares Boston and Albany Railroad	$500 00

Cash on Deposit in Banks:—

Machinists' National Bank, Taunton	$45,989 98
First National Bank, Boston	121 45
Invested in real estate (for banking purposes)	$25,000 00
Estimated value of the same	45,000 00
Amount of real estate held by foreclosure	296,266 87
Assessed value of the same	245,549 00
Amount of income received from the same	12,804 28
Amount of municipal tax on real estate	3,898 61
Whole amount of interest or profits received or earned	$145,758 06
Rate and amount of each semi-annual dividend for previous year: 2 per cent	50,825 37
2 per cent	49,556 47

Times for the dividends fixed by the by-laws: April and October.

The total amount of loans, with each specified rate of interest: $25,200, 4 per cent; $34,465, 5 per cent; $838,559.69, 6 per cent; $1,088,068.81, 6½ per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each 1,281

Aggregate amount of the same		$1,170,394 96
Number of open accounts	7,756	
Number and amount of deposits received for previous year,	2,777	395,348 60
Number and amount of deposits of and exceeding $300 at any one time for the previous year	173	94,609 00
Number and amount of withdrawals	4,964	457,478 83
Number of accounts opened the previous year	767	
Number of accounts closed the previous year	935	
Amount of expenses of the corporation during previous year		7,336 64
Amount of treasurer's bond		40,000 00

Date of examination by commissioner: July 13.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s, 1881, coupon	$40,500	$42,423 75	$40,500 00
" " 4½s, coupon	35,000	38,675 00	35,000 00
" " 4½s, registered	10,000	11,050 00	10,000 00
" " 5s, 1881, coupon	29,500	30,385 00	29,500 00
" " 4s, registered	15,000	16,406 25	15,000 00
Town bonds: —			
Town of Brockton 5s, water	20,000	22,000 00	20,000 00
	$150,000	$160,940 00	$150,000 00

Bank Stock.

Machinists' Nat'l Bank, Taunton	$16,200	$27,540 00	$16,200 00
Bristol County Nat'l Bank, Taunton,	4,400	6,600 00	4,400 00
Taunton Nat'l Bank, Taunton	700	980 00	700 00
Fairhaven Nat'l Bank, Fairhaven	2,000	1,500 00	2,000 00
Third Nat'l Bank, Springfield	10,000	17,000 00	10,000 00
First Nat'l Bank, Boston	10,000	19,900 00	10,000 00
Boston Nat'l Bank, Boston	4,000	4,320 00	4,000 00
Hide and Leather Nat'l B'k, Boston,	500	565 00	500 00
Metropolitan Nat'l Bank, Boston	4,000	4,400 00	4,000 00
Merchants' Nat'l Bank, Boston	10,000	14,000 00	10,000 00
Exchange Nat'l Bank, Boston	1,500	2,100 00	1,500 00
North Nat'l Bank, Boston	10,000	12,900 00	10,000 00
Mount Vernon Nat'l Bank, Boston	2,000	2,160 00	2,000 00
Nat'l B'k of North America, Boston,	2,000	2,250 00	2,000 00
Rockland Nat'l Bank, Roxbury	3,100	4,030 00	3,100 00
Columbian Nat'l Bank, Boston	5,000	7,350 00	5,000 00
Atlantic Nat'l Bank, Boston	2,500	3,700 00	2,500 00
	$87,900	$131,295 00	$87,900 00

Railroad Stock.

Boston, Clinton, Fitchburg, and New Bedford Railroad (preferred)	$50,000	$51,500 00	$50,000 00

BROADWAY SAVINGS BANK — LAWRENCE.

Incorporated 1872. Number of corporators, 28.

JOHN FALLON, *President.* *Treasurer*, GILBERT E. HOOD.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$537,807 24	Public funds	$150,000 00
Earnings; undivided	42,055 05	Bank stock	127,900 00
Guaranty fund	5,500 00	Loans on bank stock	2,546 00
Balance of Smith fund,	54,090 06	Real estate by foreclosure	121,150 00
		Loans on real estate	159,629 00
		Loans on personal security	32,500 00
		Deposit in banks on interest,	40,778 40
		Cash on hand	4,948 95
	$639,452 35		$639,452 35

Loans on Bank Stock, amount on each: —

On 27 shares Lawrence National Bank, Lawrence $2,546 00

Cash on Deposit in Banks: —

Lawrence National Bank, Lawrence $21,646 71
Pacific National Bank, Boston 20,778 40
National Bank of the Commonwealth, Boston. 410 98

Amount of real estate held by foreclosure $121,150 00
Assessed value of the same 90,950 00
Amount of income received from the same 4,548 19
Amount of municipal tax on real estate 1,404 32

Whole amount of interest or profits received or earned . . . $36,688 17
Rate and amount of each semi-annual dividend for previous year . . . . . { 2 per cent . $11,747 54 ; 2 per cent . 10,555 66
Times for the dividends fixed by the by-laws: third Wednesday of April and October.
The total amount of loans, with each specified rate of interest: $27,200, 6 per cent; $167,475, 7 per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each 148
Aggregate amount of the same 120,675 00
Amount of investments from which no income is received . . 150 00
Number of open accounts 1,959
Number and amount of deposits received for previous year . 771 84,751 48
Number and amount of deposits of and exceeding $300 at any one time for the previous year 66 38,391 94
Number and amount of withdrawals 2,343 521,224 16
Number of accounts opened the previous year 221
Number of accounts closed the previous year . . . 1,619
Amount of expenses of the corporation during previous year . . 3,141 40
Amount of treasurer's bond 20,000 00
Date of examinatiou by commissioner: March 19.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, registered . .	$150,000	$164,062 50	$150,000 00

Bank Stock.

Bay State Nat'l Bank, Lawrence .	$4,850	$6,912 00	$6,400 00
City Nat'l Bank, Boston . . .	4,400	5,181 00	4,400 00
Nat'l Bank of Commerce, Boston .	10,000	11,800 00	10,000 00
Eagle Nat'l Bank, Boston . .	5,000	5,700 00	5,000 00
Eliot Nat'l Bank, Boston. . .	5,000	5,612 50	5,000 00
Everett Nat'l Bank, Boston . .	5,000	5,443 75	5,000 00
Globe Nat'l Bank, Boston . .	3,300	3,597 00	3,300 00
Hamilton Nat'l Bank, Boston . .	5,000	6,050 00	5,000 00
Hide and Leather Nat'l B'k, Boston,	1,500	1,725 00	1,500 00
Howard Nat'l Bank, Boston . .	5,000	5,787 50	5,000 00
Lawrence Nat'l Bank, Lawrence .	7,800	7,956 00	7,800 00
Manufacturers' Nat'l Bank, Boston .	5,000	5,100 00	5,000 00
Market Nat'l Bank, Boston . .	5,000	5,200 00	5,000 00
Nat'l B'k of North America, Boston,	5,000	5,537 50	5,000 00
State Nat'l Bank, Boston . .	5,000	6,037 50	5,000 00
Shawmut Nat'l Bank, Boston . .	7,600	9,006 00	7,600 00
Shoe and Leather Nat'l B'k, Boston,	10,000	11,225 00	10,000 00
Suffolk Nat'l Bank, Boston . .	10,000	12,100 00	10,000 00
Tremont Nat'l Bank, Boston . .	16,900	20,364 50	16,900 00
Webster Nat'l Bank, Boston . .	5,000	5,350 00	5,000 00
	$126,350	$145,685 25	$127,900 00

BROOKFIELD SAVINGS BANK — BROOKFIELD.

Incorporated April 12, 1872. Number of corporators, 35.

HENRY D. FALES, *President.* *Treasurer*, HIRAM P. GERALD.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$34,817 88	Loans on real estate	$22,050 00
Earnings, undivided	953 98	Loans on personal security	8,360 00
Guaranty fund	387 55	Deposit in banks on interest,	5,299 82
		Expense account	150 00
		Cash on hand	299 59
	$36,159 41		$36,159 41

Cash on Deposit in Bank: —

First National Bank, Worcester	$5,299 82

Whole amount of interest or profits received or earned		$1,978 58
Rate and amount of each semi-annual dividend for previous year	2 per cent	672 29
	2 per cent	673 25
Times for the dividends fixed by the by-laws: Jan. 1 and July 1.		
Average annual per cent of dividends for the term ending at time of and including last extra dividend: $5\frac{1}{6}$ per cent.		
The total amount of loans, with each specified rate of interest: $30,010, 6 per cent; $400, 7 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each	39	
Aggregate amount of the same		26,410 00
Number of open accounts	223	
Number and amount of deposits received for previous year	145	7,693 58
Number and amount of deposits of and exceeding $300 at any one time for the previous year	3	950 00
Number and amount of withdrawals	141	8,206 50
Number of accounts opened the previous year	33	
Number of accounts closed the previous year	40	
Amount of expenses of the corporation during previous year		151 25
Amount of treasurer's bond		10,000 00
Date of examination by commissioner: July 19.		

BROOKLINE SAVINGS BANK — BROOKLINE.

Incorporated Feb. 24, 1871. Number of corporators, 56.

WILLIAM H. LINCOLN, *President.* *Treasurer*, WILLIAM E. LINCOLN.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$106,695 03	Public funds	$3,691 25
Earnings, undivided	2,441 82	Bank stock	24,699 13
Guaranty fund	994 86	Real estate by foreclosure	7,857 11
S. E. Gardner	10 00	Loans on real estate	60,306 00
		Deposit in banks on interest,	9,020 36
		Expense account	442 20
		Accrued interest	2,041 14
		Premium on public funds	1,402 08
		Cash on hand	682 44
	$110,141 71		$110,141 71

Cash on Deposit in Bank: —

Central National Bank, Boston	$9,020 36
Amount of real estate held by foreclosure	$7,857 11
Assessed value of the same	5,100 00
Amount of income received from the same	450 00
Amount of municipal tax on real estate	61 20
Whole amount of interest or profits received or earned	$6,038 96
Rate and amount of each semi-annual dividend for previous year — 2 per cent	1,728 36
2 per cent	1,763 05
Times for the dividends fixed by the by-laws: second Monday of January and July.	
The total amount of loans, with each specified rate of interest: $15,406, 6 per cent; $14,000, 6½ per cent; $27,300, 7 per cent; $3,600, 8 per cent.	
Number of outstanding loans which are of an amount not exceeding $3,000 each — 31	
Aggregate amount of the same	37,306 00
Amount of investments from which no income is received	1,416 78
Number of open accounts — 828	
Number and amount of deposits received for previous year, 1,128	35,966 72
Number and amount of deposits of and exceeding $300 at any one time for the previous year — 17	6,232 33
Number and amount of withdrawals — 538	27,778 63
Number of accounts opened the previous year — 187	
Number of accounts closed the previous year — 114	
Amount of expenses of the corporation during previous year	1,000 00
Amount of treasurer's bond	5,000 00
Date of examination by commissioner: Oct. 30.	

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Brookline water scrip 7s, 1898 . .	$4,000	$5,093 33	$3,691 25

BANK STOCK.

City Nat'l Bank, Boston . . .	$8,500	$9,976 87	$9,192 50
Merchandise Nat'l Bank, Boston .	5,000	5,350 00	5,000 00
Revere Nat'l Bank, Boston . .	3,700	4,477 00	4,057 00
Tremont Nat'l Bank, Boston . .	1,800	2,160 00	1,964 13
Central Nat'l Bank, Boston . .	4,500	4,910 62	4,485 50
	$23,500	$26,874 49	$24,699 13

CAMBRIDGEPORT SAVINGS BANK — CAMBRIDGE.

Incorporated March 16, 1853. Number of corporators, 11.

BENJAMIN TILTON, *President.* *Treasurer*, EDWARD HYDE.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$2,022,466 36	Public funds	$351,100 00
Earnings, undivided	40,648 10	Bank stock	106,854 00
Guaranty fund	24,000 00	Loans on railroad bonds*	10,000 00
		Real estate by foreclosure	85,600 22
		Loans on real estate	1,122,982 69
		Loans on personal security	164,600 00
		Deposit in banks on interest,	240,700 00
		Expense account	3,495 40
		Cash on hand	1,782 15
	$2,087,114 46		$2,087,114 46

Loans on Railroad Bonds, amount on each:—

Union Pacific Railroad	$10,000 00

Cash on Deposit in Banks:—

Exchange National Bank, Boston	$100,000 00
First National Bank, Cambridge	74,000 00
Cambridgeport National Bank	66,700 00

Amount of real estate held by foreclosure		$85,600 22
Assessed value of the same		102,600 00
Amount of income received from the same		6,159 00
Amount of municipal tax on real estate		1,575 95
Whole amount of interest or profits received		$113,377 84
Rate and amount of each semi-annual dividend for previous year	2 per cent	36,522 75
	2 per cent	37,497 37
Times for the dividends fixed by the by-laws: third Wednesday of January and July.		
The total amount of loans, with each specified rate of interest: $115,000, 3½ per cent; $25,000, 3¾ per cent; $25,000, 4 per cent; $97,450, 6 per cent; $753,659.75, 6½ per cent; $158,484.38, 7 per cent; $49,447.96, 7 3/10 per cent; $73,540.60, 7½ per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each	262	
Aggregate amount of the same		415,244 66
Number of open accounts	6,001	
Number and amount of deposits received for previous year,	5,454	377,768 51
Number and amount of deposits of and exceeding $300 at any one time for the previous year	266	53,015 00
Number and amount of withdrawals	3,727	321,387 11
Number of accounts opened the previous year	1,001	
Number of accounts closed the previous year	532	

* This loan is made with a principal and two sureties.

Amount of expenses of the corporation during previous year . . $6,000 00
Amount of treasurer's bond 20,000 00
Date of examination by commissioner: April 2.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, coupons . .	$75,000	$81,937 50	$75,000 00
" " 4s, registered . .	275,000	300,437 50	275,000 00
" " 4½s, registered . .	1,100	1,215 50	1,100 00
	$351,100	$383,590 50	$351,100 00

BANK STOCK.

Eliot Nat'l Bank, Boston . . .	$4,000	$4,490 00	$4,000 00
Webster Nat'l Bank, Boston . .	7,500	8,006 25	7,500 00
Nat'l Bank of Commerce, Boston .	5,600	6,636 00	5,600 00
Blackstone Nat'l Bank, Boston .	5,000	5,362 50	5,000 00
Washington Nat'l Bank, Boston .	5,000	6,750 00	5,000 00
Hamilton Nat'l Bank, Boston . .	10,000	12,100 00	10,000 00
Tremont Nat'l Bank, Boston . .	10,000	12,050 00	10,000 00
Suffolk Nat'l Bank, Boston . .	15,000	17,737 50	15,000 00
Globe Nat'l Bank, Boston . .	5,000	5,500 00	5,000 00
Union Nat'l Bank, Boston . .	20,600	29,921 50	29,179 00
Cambridge City Nat'l B'k, Camb'ge,	1,400	2,240 00	1,400 00
Cambridgeport Nat'l B'k, Camb'gept,	4,000	6,400 00	4,175 00
First Nat'l Bank, Cambridge . .	5,000	8,000 00	5,000 00
	$98,100	$125,193 75	$106,854 00

CAMBRIDGE SAVINGS BANK — CAMBRIDGE.

Incorporated April 2, 1834. Number of corporators, 74.

CHARLES W. SEVER, *President.* *Treasurer*, JAMES M. THURSTON.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$1,711,907 48	Public funds	$167,472 50
Earnings, undivided	33,015 25	Bank stock	273,736 23
Guaranty fund	20,700 00	Loans on bank stock	400 00
		Real estate by foreclosure	171,183 58
		Loans on real estate	802,541 00
		Loans on personal security	207,877 00
		Deposit in banks on interest,	138,073 03
		Expense account	1,870 43
		Cash on hand	2,468 96
	$1,765,622 73		$1,765,622 73

Loans on Bank Stock, amount on each: —

On 4 shares Merchants' National Bank, Boston	$400 00

Cash on Deposit in Banks: —

Shawmut National Bank, Boston	$60,115 22
Manufacturers' National Bank, Boston	63,950 57
National Bank of Redemption, Boston	3,883 67
Charles River National Bank, Cambridge	10,123 57
Amount of real estate held by foreclosure	$171,183 58
Assessed value of the same	166,000 00
Amount of income received from the same	7,600 00
Amount of municipal tax on real estate	2,671 39
Whole amount of interest or profits received or earned	$97,289 92
Rate and amount of each semi-annual dividend for previous year — 2 per cent	31,561 76
2 per cent	32,312 92

Times for the dividends fixed by the by-laws: fourth Thursday of January and July.

The total amount of loans, with each specified rate of interest: $65,000, 3¾ per cent; $75,000, 4 per cent; $20,000, 4½ per cent; $3,000, 5 per cent; $1,200, 5½ per cent; $110,326, 6 per cent; $222,977, 6½ per cent; $330,200, 7 per cent; $159,675, 7½ per cent; $23,440, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	318	
Aggregate amount of the same		435,065 00
Number of open accounts	4,898	
Number and amount of deposits received for previous year,	4,203	269,514 19
Number and amount of deposits of and exceeding $300 at any one time for the previous year	204	114,435 91
Number and amount of withdrawals	3,185	252,667 34
Number of accounts opened the previous year	703	
Number of accounts closed the previous year	480	
Amount of expenses of the corporation during previous year		5,600 00
Amount of treasurer's bond		20,000 00

Date of examination by commissioner: April 12.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
State bonds:—			
Massachusetts 5s	$4,000	$4,500 00	$4,000 00
City and town bonds:—			
City of Newburyport 6s	18,000	19,800 00	18,090 00
of Fitchburg 6s	25,000	28,000 00	25,125 00
of Fall River 6s	20,000	22,000 00	19,000 00
of Lowell 6s	20,000	22,500 00	19,400 00
of Cambridge 6s	22,000	25,500 00	21,932 50
of Providence, R.I., 5s	22,000	24,200 00	24,035 00
Town of Westborough 5s	14,000	14,980 00	14,875 00
City of Boston 4s	1,000	1,040 00	1,000 00
of Boston 5s	2,000	2,250 00	2,240 00
of Boston 6s	15,000	18,000 00	17,775 00
	$163,000	$182,770 00	$167,472 50

Bank Stock.

S. Framingham N'l B'k, S. Framing'm,	$5,000	$5,000 00	$5,000 00
Atlas Nat'l Bank, Boston	15,900	19,716 00	19,054 25
Boston Nat'l Bank, Boston	26,500	29,680 00	29,134 37
Continental Nat'l Bank, Boston	1,800	2,038 50	2,203 25
Eliot Nat'l Bank, Boston	10,700	12,010 75	12,489 12
Faneuil Hall Nat'l Bank, Boston	1,000	1,236 25	1,286 25
Freeman's Nat'l Bank, Boston	900	1,062 25	997 25
Globe Nat'l Bank, Boston	6,900	7,590 00	8,919 26
Hamilton Nat'l Bank, Boston	9,300	11,253 00	11,590 00
Howard Nat'l Bank, Boston	11,400	13,195 50	12,831 49
Market Nat'l Bank, Boston	5,800	6,032 00	6,280 63
Merchants' Nat'l Bank, Boston	13,400	18,760 00	18,207 25
Shawmut Nat'l Bank, Boston	1,000	1,190 00	1,206 25
State Nat'l Bank, Boston	5,000	6,050 00	5,481 25
Suffolk Nat'l Bank, Boston	14,500	17,400 00	17,836 50
Third Nat'l Bank, Boston	10,000	10,800 00	10,598 12
Traders' Nat'l Bank, Boston	10,000	11,312 50	11,515 88
Tremont Nat'l Bank, Boston	11,700	13,923 00	14,003 25
Nat'l Bank of Commerce, Boston	12,500	14,875 00	15,309 99
Exchange Nat'l Bank, Boston	1,100	1,549 63	1,575 75
Eagle Nat'l Bank, Boston	1,100	1,267 75	1,241 88
Hide and Leather Nat'l B'k, Boston,	2,800	3,276 00	3,144 00
Revere Nat'l Bank, Boston	14,600	17,702 50	17,499 99
Union Nat'l Bank, Boston	500	726 25	719 00
Charles River Nat'l B'k, Cambridge,	2,500	3,750 00	2,526 00
Newton Nat'l Bank, Newton	4,600	4,968 00	5,880 00
Rockland Nat'l Bank, Roxbury	3,000	3,930 00	4,625 25
Naumkeag Nat'l Bank, Salem	5,000	7,262 50	7,800 00
First Nat'l Bank, New Bedford	6,000	7,500 00	7,420 00
Nat'l B'k of Commerce, New Bedford,	5,000	6,250 00	6,160 00
First Nat'l Bank, Leominster	10,000	10,800 00	11,200 00
	$229,500	$272,107 38	$273,736 23

CANTON INSTITUTION FOR SAVINGS — CANTON.

Incorporated 1835. Number of corporators, 31.

CHARLES H. FRENCH, *President.* *Treasurer*, FRANCIS W. DEANE.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$374,276 10	Public funds	$39,350 00
Earnings, undivided	7,774 19	Bank stock	51,131 37
Guaranty fund	7,492 96	Loans on bank stock	6,400 00
		Railroad bonds	19,750 00
		Real estate by foreclosure	19,295 00
		Loans on real estate	188,136 00
		Loans on personal security	17,905 00
		Loans to counties, cities, or towns	41,000 00
		Deposit in banks on interest,	6,349 59
		Expense account	210 29
		Suspense account	16 00
	$389,543 25		$389,543 25

Loans on Bank Stock, amount on each:—

On 40 shares First National Bank, Easton	$4,000 00
On 14 shares Neponset National Bank, Canton	1,400 00
On 10 shares Neponset National Bank, Canton	1,000 00

Cash on Deposit in Bank:—

Neponset National Bank, Canton	$6,349 59

Amount of real estate held by foreclosure	$19,295 00
Assessed value of the same	18,300 00
Amount of income received from the same	962 41
Amount of municipal tax on real estate	294 74

Whole amount of interest or profits received or earned		$21,156 63
Rate and amount of each semi-annual dividend for previous year	2 per cent	6,672 86
	2 per cent	7,031 81

Times for the dividends fixed by the by-laws: first Tuesday in April and October.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: 5 per cent.

The total amount of loans, with each specified rate of interest: $21,000, 4½ per cent; $20,000, 5 per cent; $99,280, 6 per cent; $113,161, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	202	
Aggregate amount of the same		190,141 00
Amount of investments from which no income is received		900 00
Number of open accounts	1,384	
Number and amount of deposits received for previous year	834	68,717 88
Number and amount of deposits of and exceeding $300 at any one time for the previous year	57	26,970 88

Number and amount of withdrawals	481	$42,626 00
Number of accounts opened the previous year	249	
Number of accounts closed the previous year	86	
Amount of expenses of the corporation during previous year		1,080 70
Amount of treasurer's bond		10,000 00

Date of examination by commissioner: July 6.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s	$20,000	$21,875 00	$20,000 00
City and town bonds: —			
City of Providence, R.I., 5s	10,000	11,300 00	10,000 00
of Hartford, Conn., 6s	2,000	2,015 00	2,015 00
of Lynn 6s	2,000	2,200 00	2,200 00
of Lynn 5s	1,000	1,020 00	1,020 00
Town of Wakefield 6s	4,000	4,115 00	4,115 00
	$39,000	$42,525 00	$39,350 00

Bank Stock.

Neponset Nat'l Bank, Canton	$10,000	$13,000 00	$10,837 50
North Nat'l Bank, Boston	1,700	2,193 00	1,700 00
Globe Nat'l Bank, Boston	3,300	3,630 00	3,300 00
Shoe and Leather Nat'l B'k, Boston,	2,500	2,806 25	2,500 00
Atlas Nat'l Bank, Boston	2,500	3,100 00	2,500 00
Freeman's Nat'l Bank, Boston	4,000	4,730 00	4,020 50
Central Nat'l Bank, Boston	2,500	2,731 25	2,386 87
Blackstone Nat'l Bank, Boston	2,500	2,684 37	2,511 25
Market Nat'l Bank, Boston	5,000	5,200 00	5,059 62
Pacific Nat'l Bank, Boston	5,000	5,462 50	5,587 50
Nat'l B'k of North America, Boston,	5,000	5,575 00	5,575 00
Eagle Nat'l Bank, Boston	2,500	2,856 25	2,500 00
Webster Nat'l Bank, Boston	2,500	2,668 75	2,653 13
	$49,000	$56,637 37	$51,131 37

Railroad Bonds.

Boston and Albany Railroad 1st 7s	$12,000	$14,910 00	$12,000 00
Boston and Maine Railroad 1st 7s	5,000	6,237 50	5,000 00
Eastern Railroad 1st 4½s	5,500	5,500 00	2,750 00
	$22,500	$26,647 50	$19,750 00

CAPE ANN SAVINGS BANK — GLOUCESTER.

Incorporated 1846. Number of corporators, 50.

ADDISON GILBERT, *President.* *Treasurer,* GEORGE J. MARSH.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$1,022,251 82	Public funds	$77,000 00
Earnings, undivided	11,918 17	Loans on public funds	1,000 00
Guaranty fund	28,000 00	Bank stock	201,400 00
Surplus	8,079 58	Loans on bank stock	8,000 00
Sundry accounts	1,556 00	Railroad bonds	31,875 00
		Real estate	6,000 00
		Real estate by foreclosure	7,729 87
		Loans on real estate	427,021 33
		Loans on personal security	185,900 00
		Loans to counties, cities, or towns	103,500 00
		Deposit in banks on interest,	14,266 06
		Sundry accounts	308 04
		Cash on hand	7,805 27
	$1,071,805 57		$1,071,805 57

Loans on Public Funds, amount on each: —

On $1,000 United States 5 per cent coupon bond, 1880	$1,000 00

Loans on Bank Stock, amount on each: —

On 53 shares City National Bank, Gloucester	$8,000 00
On 9 shares Salem National Bank, Salem	
On 10 shares Hide and Leather National Bank, Boston	
On 5 shares National Bank of the Commonwealth, Boston	
On 2 shares Mechanics' National Bank, Boston	
On 9 shares Rockport National Bank, Rockport	

Cash on Deposit in Banks: —

National Bank of Redemption, Boston	$14,266 06
Cape Ann National Bank, Gloucester	4,598 16

Invested in real estate (for banking purposes)	$6,000 00
Estimated value of the same	7,000 00
Amount of real estate held by foreclosure	7,729 87
Assessed value of the same	7,200 00
Amount of income received from the same	445 69
Amount of municipal tax on real estate	318 80

Whole amount of interest or profits received or earned	$65,836 94
Rate and amount of each semi-annual dividend for previous year: 2½ per cent	21,360 13
2 per cent	18,511 71

Times for the dividends fixed by the by-laws: April and October.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: 5 per cent.

The total amount of loans, with each specified rate of interest: $81,000, 4 per cent; $20,000, 4½ per cent; $113,000, 5 per cent; $40,000, 5¼ per cent; $50,100, 6 per cent; $378,866.33, 7 per cent; $42,455, 7 3/10 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each	449	
Aggregate amount of the same		$356,071 33
Number of open accounts	3,913	
Number and amount of deposits received for previous year,	3,358	243,184 81
Number and amount of deposits of and exceeding $300 at any one time for the previous year	179	91,284 03
Number and amount of withdrawals	2,343	148,338 07
Number of accounts opened the previous year	935	
Number of accounts closed the previous year	475	
Amount of expenses of the corporation during previous year		2,970 08
Amount of treasurer's bond		20,000 00
Date of examination by commissioner: June 15.		

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, registered	$5,000	$5,400 00	$5,000 00
City and town bonds: —			
Town of Brookline, 1889	5,000	6,100 00	5,000 00
City of Charlestown, 1891	12,000	13,800 00	12,000 00
of Cambridge, 1894	10,000	11,500 00	10,000 00
of Fall River, 1891	8,000	9,200 00	8,000 00
of Lowell, 1890	15,000	17,250 00	15,000 00
of Lawrence, 1894	5,000	5,750 00	5,000 00
Town of Northampton, 1892	5,000	5,750 00	5,000 00
City of Salem, 1891	2,000	2,300 00	2,000 00
of Somerville, 1884	10,000	11,000 00	10,000 00
	$77,000	$88,050 00	$77,000 00

Bank Stock.

Atlas Nat'l Bank, Boston	$10,000	$12,500 00	$10,000 00
Atlantic Nat'l Bank, Boston	10,000	15,100 00	10,000 00
Blackstone Nat'l Bank, Boston	11,200	12,320 00	11,200 00
Cape Ann Nat'l Bank, Gloucester	8,500	12,750 00	8,500 00
City Nat'l Bank, Boston	5,000	6,000 00	5,000 00
City Nat'l Bank, Gloucester	10,000	11,500 00	10,000 00
Central Nat'l Bank, Boston	5,000	5,400 00	5,000 00
Nat'l Bank of Commerce, Boston	10,000	11,900 00	10,000 00
Eagle Nat'l Bank, Boston	10,000	11,300 00	10,000 00
Everett Nat'l Bank, Boston	3,000	3,360 00	3,000 00
Freeman's Nat'l Bank, Boston	5,000	5,850 00	5,000 00
Exchange Nat'l Bank, Boston	5,000	7,000 00	5,000 00
Gloucester Nat'l Bank, Gloucester	5,000	6,500 00	5,000 00

BANK STOCK — *Concluded.*

	Par Value.	Estimated Market Value.	Amount Invested.
Georgetown Nat'l Bank, Georgetown,	$5,000	$5,000 00	$5,000 00
Globe Nat'l Bank, Boston . .	200	218 00	200 00
Howard Nat'l Bank, Boston . .	5,000	5,850 00	5,000 00
Hamilton Nat'l Bank, Boston . .	5,000	6,150 00	5,000 00
Merchants' Nat'l Bank, Boston .	10,000	14,300 00	10,000 00
North Nat'l Bank, Boston . .	10,000	12,900 00	10,000 00
Nat'l B'k of North America, Boston,	10,000	11,400 00	10,000 00
New England Nat'l Bank, Boston .	4,000	5,920 00	4,000 00
Old Boston Nat'l Bank, Boston .	2,500	3,150 00	2,500 00
Nat'l Bank of Redemption, Boston .	16,600	22,742 00	16,600 00
Nat'l Bank of the Republic, Boston,	5,000	6,400 00	5,000 00
Rockport Nat'l Bank, Rockport .	5,400	6,480 00	5,400 00
Second Nat'l Bank, Boston . .	5,000	7,550 00	5,000 00
Shawmut Nat'l Bank, Boston . .	10,000	12,400 00	10,000 00
State Nat'l Bank, Boston . .	5,000	6,050 00	5,000 00
Tremont Nat'l Bank, Boston . .	5,000	5,100 00	5,000 00
	$201,400	$253,090 00	$201,400 00

RAILROAD BONDS.

Eastern Railroad, 1906 . . .	$42,500	$41,650 00	$31,875 00

CAPE COD FIVE CENTS SAVINGS BANK*—HARWICH.

Incorporated 1855. Number of corporators, 79.

SAMUEL H. GOULD, *President.* *Treasurer*, MARSHALL S. UNDERWOOD.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$213,109 66	Bank stock	$37,889 83
Earnings, undivided	4,455 99	Real estate	1,809 93
		Real estate (to secure indebtedness)	22,229 28
		Real estate by foreclosure	4,175 07
		Loans on real estate	67,634 14
		Loans on personal security	74,748 56
		Loans to counties, cities, or towns	2,500 00
		Deposit in banks on interest,	5,002 49
		Cash on hand	1,576 35
	$217,565 65		$217,565 65

Cash on Deposit in Bank:—

Cape Cod National Bank, Harwich	$5,002 49
Invested in real estate (for banking purposes)	$1,809 93
Estimated value of the same	1,809 93
Amount of real estate held by foreclosure	4,175 07
Assessed value of the same	7,000 00
Assessed value of real estate (to secure indebtedness)	17,300 00
Amount of income received from the same	210 00
Amount of municipal tax on real estate	374 00
Whole amount of interest or profits received or earned	$16,387 04
Rate and amount of each semi-annual dividend for previous year (October, 2 per cent)	4,240 58

Times for the dividends fixed by the by-laws: April and October.

The total amount of loans, with each specified rate of interest: $40,438.76, 6 per cent; $3.381, 6½ per cent; $101,062.94, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	315	
Aggregate amount of the same		121,740 22
Number of open accounts	1,804	
Number and amount of deposits received for previous year	165	20,859 26
Number and amount of deposits of and exceeding $300 at any one time for the previous year	23	10,409 54
Number and amount of withdrawals	1,079	81,493 07
Number of accounts opened the previous year	59	
Number of accounts closed the previous year	319	
Amount of expenses of the corporation during previous year		1,000 00
Amount of treasurer's bond		10,000 00

Date of examination by commissioner: July 24.

* This bank has exhausted its guaranty fund in providing for losses.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Cape Cod Nat'l Bank, Harwich	$7,100	$9,230 00	$6,255 25
First Nat'l Bank, Yarmouth	6,300	8,190 00	10,811 75
Nat'l Bank of the Republic, Boston,	1,500	1,886 25	1,950 00
Shawmut Nat'l Bank, Boston	3,200	3,800 00	3,596 33
Eleventh Ward Nat'l Bank, Boston	3,300	198 00	198 00
Hide and Leather Nat'l B'k, Boston,	2,000	2,295 00	1,965 00
Blackstone Nat'l Bank, Boston	2,700	2,899 00	2,070 00
Nat'l Bank of Commerce, Boston	1,700	2,014 50	1,848 25
Revere Nat'l Bank, Boston	3,000	3,630 00	3,000 00
Nat'l B'k of North America, Boston,	1,600	1,772 00	1,600 00
State Nat'l Bank, Boston	4,400	5,313 00	4,595 25
	$36,800	$41,227 75	$37,889 83

CENTRAL SAVINGS BANK — LOWELL.

Incorporated March 3, 1871. Number of corporators, 91.

OLIVER H. MOULTON, *President.* *Treasurer*, SAMUEL A. CHASE.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$906,016 41	Public funds	$23,000 00
Earnings, undivided	15,889 21	Bank stock	200,333 75
Guaranty fund	11,800 00	Real estate by foreclosure	190,050 00
		Loans on real estate	409,048 00
		Loans on personal security	54,850 00
		Deposit in banks on interest,	56,423 87
	$933,705 62		$933,705 62

Cash on Deposit in Banks:—

Old Lowell National Bank, Lowell	$41,149 95
Merchants' National Bank, Lowell	15,273 92
Amount of real estate held by foreclosure	$190,050 00
Assessed value of the same	193,280 00
Amount of income received from the same	14,831 98
Amount of municipal tax on real estate	3,264 21
Whole amount of interest or profits received	$55,104 73
Rate and amount of each semi-annual dividend for previous year — 2 per cent	16,812 57
Rate and amount of each semi-annual dividend for previous year — 2 per cent	16,296 88

Times for the dividends fixed by the by-laws: first Saturday of May and November.

The total amount of loans, with each specified rate of interest: $900, 5 per cent; $287,848, 6 per cent; $41,250, 6½ per cent; $129,700, 7 per cent; $4,200, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	86	
Aggregate amount of the same		139,858 00
Amount of investments from which no income is received		5,000 00
Number of open accounts	2,740	
Number and amount of deposits received for previous year,	1,932	202,872 16
Number and amount of deposits of and exceeding $300 at any one time for the previous year	197	104,091 00
Number and amount of withdrawals	1,720	188,545 10
Number of accounts opened the previous year	589	
Number of accounts closed the previous year	451	
Amount of expenses of the corporation during previous year		4,045 97
Amount of treasurer's bond		20,000 00

Date of examination by commissioner: July 8.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds: —			
City of Haverhill	$4,000	$4,300 00	$4,000 00
Town of Methuen	19,000	20,500 00	19,000 00
	$23,000	$24,800 00	$23,000 00

Bank Stock.

Atlantic Nat'l Bank, Boston	$10,000	$15,000 00	$14,000 00
Blackstone Nat'l Bank, Boston	8,700	9,396 00	11,100 00
Boston Nat'l Bank, Boston	5,000	5,600 00	6,000 00
Central Nat'l Bank, Boston	20,000	22,000 00	20,000 00
City Nat'l Bank, Boston	10,000	12,000 00	12,000 00
Nat'l Bank of Commerce, Boston	9,800	11,672 00	9,800 00
Eliot Nat'l Bank, Boston	9,500	10,640 00	11,000 00
Hide and Leather Nat'l B'k, Boston,	1,500	1,725 00	1,600 00
Market Nat'l Bank, Boston	5,000	5,200 00	5,500 00
Maverick Nat'l Bank, Boston	1,000	2,000 00	1,217 50
Merchants' Nat'l Bank, Boston	5,000	7,000 00	6,756 25
Metropolitan Nat'l Bank, Boston	2,000	2,240 00	2,000 00
Nat'l Bank of Redemption, Boston	6,000	7,980 00	8,000 00
Nat'l Bank of the Republic, Boston,	2,700	3,483 00	3,415 50
Second Nat'l Bank, Boston	7,000	10,500 00	10,000 00
Shawmut Nat'l Bank, Boston	6,300	7,560 00	8,086 00
Suffolk Nat'l Bank, Boston	5,000	6,000 00	6,112 50
Shoe and Leather Nat'l B'k, Boston,	4,200	4,704 00	5,000 00
Webster Nat'l Bank, Boston	2,400	2,568 00	2,400 00
Appleton Nat'l Bank, Lowell	10,000	16,700 00	16,962 50
First Nat'l Bank, Lowell	2,000	3,000 00	2,740 00
Merchants' Nat'l Bank, Lowell	15,000	19,500 00	18,350 00
Old Lowell Nat'l Bank, Lowell	4,700	5,405 00	6,092 00
Prescott Nat'l Bank, Lowell	1,000	1,400 00	1,000 00
Railroad Nat'l Bank, Lowell	1,000	1,265 00	1,201 50
Georgetown Nat'l Bank, Georgetown,	10,000	10,000 00	10,000 00
	$164,800	$204,538 00	$200,333 75

CHARLESTOWN FIVE CENTS SAVINGS BANK — BOSTON.

Incorporated 1854. Number of corporators, 124.

P. J. STONE, *President.* *Treasurer*, AMOS STONE.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$2,209,526 06	Public funds	$200,000 00
Earnings, undivided	184,415 47	Loans on public funds	5,500 00
Guaranty fund	40,000 00	Bank stock	583,900 00
		Loans on bank stock	500 00
		Real estate	120,000 00
		Real estate by foreclosure	351,600 00
		Loans on real estate	1,089,245 00
		Loans on personal security	14,250 00
		Deposit in banks on interest,	60,147 82
		Cash on hand	8,798 71
	$2,433,941 53		$2,433,941 53

Loans on Public Funds, amount on each: —

On $5,500 United States 4s	$5,500 00

Loans on Bank Stock, amount on each: —

On 5 shares Monument National Bank	$500 00

Cash on Deposit in Banks: —

Maverick National Bank	$44,533 59
Monument National Bank	15,614 23

Invested in real estate (for banking purposes)	$120,000 00
Estimated value of the same	120,000 00
Amount of real estate held by foreclosure	351,600 00
Assessed value of the same	338,825 00
Amount of income received from the same	21,544 69
Amount of municipal tax on real estate	9,250 78
Whole amount of interest or profits received or earned	$172,424 90
Rate and amount of each semi-annual dividend for previous year: 2 per cent	49,165 46
2 per cent	45,655 28

Times for the dividends fixed by the by-laws: third Wednesday of April and October.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: 7½ per cent.

The total amount of loans, with each specified rate of interest: $2,500, 4 per cent; $7,400, 5 per cent; $367,350, 6 per cent; $128,400, 6½ per cent; $562,045, 7 per cent; $7,200, 7 3/10 per cent; $21,700, 7½ per cent; $12,900, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	381	
Aggregate amount of the same		651,345 00
Amount of investments from which no income is received		14,300 00
Number of open accounts	7,569	
Number and amount of deposits received for previous year,	1,788	92,560 80
Number and amount of deposits of and exceeding $300 at any one time for the previous year	85	46,756 57
Number and amount of withdrawals	5,542	485,052 38

Number of accounts opened the previous year	321
Number of accounts closed the previous year	1,491
Amount of expenses of the corporation during previous year	$5,541 50
Amount of treasurer's bond	30,000 00

Date of examination by commissioner: April 6.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s	$200,000	$221,000 00	$200,000 00

Bank Stock.

Boylston Nat'l Bank, Boston	$9,300	$10,509 00	$9,300 00
Continental Nat'l Bank, Boston	44,000	49,280 00	44,000 00
North Nat'l Bank, Boston	14,000	18,060 00	14,000 00
Hide and Leather Nat'l B'k, Boston,	37,000	42,920 00	37,000 00
Revere Nat'l Bank, Boston	20,700	25,047 00	20,700 00
Shoe and Leather Nat'l B'k, Boston,	16,100	18,032 00	16,000 00
Eliot Nat'l Bank, Boston	30,000	33,600 00	30,000 00
Nat'l Bank of Redemption, Boston	15,600	20,592 00	20,900 00
Maverick Nat'l Bank, Boston	13,200	26,400 00	12,900 00
Webster Nat'l Bank, Boston	17,100	18,297 00	17,100 00
Howard Nat'l Bank, Boston	30,400	35,264 00	30,400 00
Nat'l Bank of the Republic, Boston	24,200	30,250 00	24,200 00
Market Nat'l Bank, Boston	8,600	8,858 00	8,600 00
Third Nat'l Bank, Boston	500	525 00	500 00
Suffolk Nat'l Bank, Boston	18,500	22,200 00	18,500 00
State Nat'l Bank, Boston	16,100	19,481 00	16,100 00
City Nat'l Bank, Boston	9,000	10,530 00	9,000 00
Washington Nat'l Bank, Boston	11,900	16,065 00	14,000 00
Tremont Nat'l Bank, Boston	12,000	14,280 00	12,000 00
Merchants' Nat'l Bank, Boston	7,200	10,080 00	10,500 00
First Nat'l Bank, Boston	2,000	3,980 00	2,000 00
Atlas Nat'l Bank, Boston	35,800	44,034 00	38,900 00
Nat'l Bank of Commerce, Boston	26,300	31,034 00	26,300 00
Blackstone Nat'l Bank, Boston	9,400	10,058 00	9,300 00
Metropolitan Nat'l Bank, Boston	4,800	5,280 00	4,800 00
Freeman's Nat'l Bank, Boston	10,000	11,800 00	9,300 00
Columbian Nat'l Bank, Boston	5,000	7,350 00	5,000 60
First Ward Nat'l Bank, East Boston,	12,700	12,700 00	12,500 00
Blue Hill Nat'l Bank, Dorchester	5,300	5,300 00	5,300 00
Bunker Hill Nat'l B'k, Charlestown,	25,000	40,000 00	28,600 00
Monument Nat'l Bank, Charlestown,	7,000	12,110 00	7,000 00
Market Nat'l Bank, Brighton	2,700	3,645 00	2,700 00
Brighton Nat'l Bank, Brighton	2,900	2,929 00	2,700 00
First Nat'l Bank, Lynn	21,700	27,125 00	21,700 00
Newton Nat'l Bank, Newton	2,400	2,592 00	2,200 00
Andover Nat'l Bank, Andover	2,400	3,000 00	2,400 00
Wachusett Nat'l Bank, Fitchburg	7,500	12,375 00	7,500 00
Railroad Nat'l Bank, Lowell	15,000	18,150 00	15,000 00
Home Nat'l Bank, Brockton	15,000	16,500 00	15,000 00
	$568,300	$700,232 00	$583,900 00

CHELSEA SAVINGS BANK — CHELSEA.

Incorporated April 28, 1854. Number of corporators, 255.

JOHN H. OSGOOD, *President.* *Treasurer*, JOHN F. FELLOWS.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$1,174,378 26	Public funds	$351,353 50
Earnings, undivided	11,974 43	Bank stock	56,314 55
Guaranty fund	12,298 00	Railroad bonds	11,225 00
Due estates sold by foreclosure	138 28	Real estate	13,772 91
		Real estate by foreclosure	49,482 15
		Loans on real estate	581,532 66
		Loans on personal security	6,575 00
		Loans to counties, cities, or towns	75,000 00
		Deposit in banks on interest,	47,493 68
		Expense account	2,211 66
		Cash on hand	3,827 86
	$1,198,788 97		$1,198,788 97

Cash on Deposit in Bank:—

Hamilton National Bank, Boston	$47,493 68
Invested in real estate (for banking purposes)	$13,772 91
Estimated value of the same	13,000 00
Amount of real estate held by foreclosure	49,482 15
Assessed value of the same	65,000 00
Amount of income received from the same	2,805 90
Amount of municipal tax on real estate	960 00
Whole amount of interest or profits received or earned	$59,562 62
Rate and amount of each semi-annual dividend for previous year	2 per cent. $20,298 05; 2 per cent. $21,384 57

Times for the dividends fixed by the by-laws: second Wednesday in April and October.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: 6¼ per cent.

The total amount of loans, with each specified rate of interest: $10,000, 4½ per cent; $35,000, 5 per cent; $101,450, 6 per cent; $516,657.66, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	349	
Aggregate amount of the same		464,707 66
Number of open accounts	5,722	
Number and amount of deposits received for previous year,	7,728	309,226 56
Number and amount of deposits of and exceeding $300 at any one time for the previous year	189	99,242 04
Number and amount of withdrawals	4,255	238,544 79
Number of accounts opened the previous year	1,007	
Number of accounts closed the previous year	573	
Amount of expenses of the corporation during previous year		4,833 29
Amount of treasurer's bond		25,000 00

Date of examination by commissioner: Feb. 17.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds	$40,000	$43,262 50	$41,068 75
State bonds: —			
State of Maine	47,600	54,640 00	53,369 75
of New Hampshire	7,000	8,540 00	8,007 50
of Rhode Island	2,000	2,060 00	1,935 00
City and town bonds: —			
City of Chelsea	6,000	7,060 00	6,590 00
of Boston	39,000	48,050 00	45,086 25
of Charlestown	8,000	9,290 00	8,840 00
of New Haven, Conn.	1,000	1,020 00	956 25
of Fitchburg	2,000	2,340 00	2,280 00
of Worcester	21,000	22,660 00	22,660 00
of Somerville	10,000	10,600 00	10,000 00
of Lynn	6,000	7,080 00	7,050 00
of Cambridge	19,000	22,520 00	20,900 00
of Lowell	4,000	4,542 00	4,542 50
of Fall River	5,000	5,900 00	5,550 00
of Lawrence	36,000	42,975 00	40,527 50
of Taunton	2,000	2,360 00	2,340 00
of Manchester, N.H.	4,000	4,440 00	4,000 00
of Lewiston, Me.	16,000	16,800 00	16,480 00
of Burlington, Vt.	2,500	2,600 00	2,500 00
of Providence, R.I.	15,000	15,750 00	15,525 00
of Hartford, Conn.	1,000	1,170 00	1,172 50
Town of Woburn	5,000	5,850 00	5,412 50
of Winthrop	11,000	11,440 00	11,165 00
of Everett	1,000	1,160 00	1,170 00
of Pawtucket	10,000	11,200 00	11,175 00
of Provincetown	1,000	1,050 00	1,050 00
	$322,100	$366,359 50	$351,353 50

Bank Stock.

North Nat'l Bank, Boston	$1,500	$1,944 30	$1,664 55
Howard Nat'l Bank, Boston	3,600	4,068 00	3,811 50
Massachusetts Nat'l Bank, Boston	6,750	7,836 75	9,122 40
Continental Nat'l Bank, Boston	4,000	4,430 00	4,845 70
Nat'l Bank of Commerce, Boston	700	826 00	700 00
Traders' Nat'l Bank, Boston	2,500	2,512 50	2,706 75
Exchange Nat'l Bank, Boston	1,400	1,970 50	1,763 05
Nat'l B'k of North America, Boston,	500	546 25	518 75
Boylston Nat'l Bank, Boston	2,500	2,793 75	2,776 50
Atlas Nat'l Bank, Boston	8,400	10,164 00	9,819 35
State Nat'l Bank, Boston	1,000	1,182 50	1,062 75
Suffolk Nat'l Bank, Boston	700	833 00	845 85
City Nat'l Bank, Boston	4,300	5,063 25	4,956 15
Eagle Nat'l Bank, Boston	1,800	2,052 00	2,002 95

BANK STOCK — *Concluded.*

	Par Value.	Estimated Market Value.	Amount Invested.
First Nat'l Bank, Chelsea . .	$6,600	$7,590 00	$6,671 30
First Nat'l Bank, South Weymouth,	2,000	2,500 00	2,420 50
Exchange Nat'l Bank, Salem . .	500	560 00	626 50
	$48,750	$56,872 80	$56,314 55

RAILROAD BONDS.

Salem and Lowell Railroad (guaranteed by Boston and Lowell R.R.),	$10,000	$11,250 00	$11,225 00

CHICOPEE FALLS SAVINGS BANK — CHICOPEE FALLS.

Incorporated March 20, 1875. Number of corporators, 41.

JOSIAH W. OSGOOD, *President.* *Treasurer*, EDGAR T. PAIGE.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$66,989 19	Public funds	$3,050 00
Guaranty fund	318 77	Bank stock	13,975 00
Profit and loss	167 84	Loans on real estate	38,960 00
Interest	121 71	Loans on personal security	9,890 97
		Cash on hand	1,721 54
	$67,597 51		$67,597 51

Cash on Deposit in Banks: —

City National Bank, Springfield	$1,434 12
Chapin National Bank, Springfield	159 33

Whole amount of interest or profits received or earned		$2,948 15
Rate and amount of each semi-annual dividend for previous year	2¼ per cent	1,063 17
	2¼ per cent	1,170 75
Times for the dividends fixed by the by-laws: January and July.		
Average annual per cent of dividends for the term ending at time of and including last extra dividend: 4½ per cent.		
The total amount of loans, with each specified rate of interest: $47,235, 6 per cent; $571.19, 6½ per cent; $1,044.78, 7 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each	53	
Aggregate amount of the same		48,850 97
Number of open accounts	337	
Number and amount of deposits received for previous year	590	27,295 76
Number and amount of deposits of and exceeding $300 at any one time for the previous year	17	9,350 00
Number and amount of withdrawals	176	13,130 55
Number of accounts opened the previous year	121	
Number of accounts closed the previous year	44	
Amount of expenses of the corporation during previous year		37 24
Amount of treasurer's bond		5,000 00
Date of examination by commissioner: June 22.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s	$3,050	$3,355 00	$3,050 00

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
City Nat'l Bank, Springfield . .	$5,000	$5,500 00	$5,000 00
Palmer Nat'l Bank, Palmer . .	1,000	1,120 00	1,120 00
Hadley Falls Nat'l Bank, Holyoke .	2,500	4,250 00	4,225 00
Chapin Nat'l Bank, Springfield .	3,000	3,630 00	3,630 00
	$11,500	$14,500 00	$13,975 00

CHICOPEE SAVINGS BANK — CHICOPEE.

Incorporated 1845; commenced business 1854. Number of corporators, 54.

EMERSON GAYLORD, *President.* *Treasurer*, H. H. HARRIS.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$463,348 04	Public funds	$1,000 00
Earnings, undivided	5,784 56	Bank stock	28,052 00
Guaranty fund	4,177 86	Loans on bank stock	13,400 00
		Railroad bonds	12,000 00
		Real estate by foreclosure	1,988 00
		Loans on real estate	284,119 90
		Loans on personal security	77,479 90
		Loans to counties, cities, or towns	36,900 00
		Deposit in banks on interest,	14,000 00
		Cash on hand	4,370 66
	$473,310 46		$473,310 46

Loans on Bank Stock, amount on each: —

On 67 shares First National Bank, Springfield, and 47 shares Chicopee National Bank, Springfield	$11,400 00
On 20 shares Third National Bank, Springfield	2,000 00

Cash on Deposit in Banks: —

Hampshire County National Bank	$14,000 00
National Bank of the Commonwealth, Boston	1,752 60

Amount of real estate held by foreclosure	$1,988 00
Assessed value of the same	1,300 00
Amount of income received from the same	144 00
Amount of municipal tax on real estate	20 21

Whole amount of interest or profits received or earned		$25,345 95
Rate and amount of each semi-annual dividend for previous year	2 per cent	8,094 90
	2 per cent	8,415 33

Times for the dividends fixed by the by-laws: Jan. 1 and July 1.

The total amount of loans, with each specified rate of interest: $8,000, 4 per cent; $5,000, 4½ per cent; $45.700, 5 per cent; $11,400, 5¼ per cent; $10,000, 5½ per cent; $45,799.80, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	234	
Aggregate amount of the same		195,626 47
Number of open accounts	1,325	
Number and amount of deposits received for previous year,	1,340	136,315 60
Number and amount of deposits of and exceeding $300 at any one time for the previous year	89	52,643 00
Number and amount of withdrawals	971	97,457 90
Number of accounts opened the previous year	236	
Number of accounts closed the previous year	167	

Amount of expenses of the corporation during previous year . . $2,136 79
Amount of treasurer's bond 10,000 00
Date of examination by commissioner: June 23.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s	$1,000	$1,080 00	$1,000 00

BANK STOCK.

First Nat'l Bank, Chicopee . .	$10,000	$14,000 00	$12,880 00
Chapin Nat'l Bank, Springfield .	6,600	7,260 00	6,772 00
City Nat'l Bank, Springfield . .	3,000	3,150 00	3,000 00
Palmer Nat'l Bank, Palmer . .	3,000	3,150 00	3,000 00
Maverick Nat'l Bank, Boston . .	1,200	2,400 00	2,400 00
	$23,800	$29,960 00	$28,052 00

RAILROAD BONDS.

Boston and Albany Railroad . .	$12,000	$13,200 00	$12,000 00

CITIZENS' SAVINGS BANK — FALL RIVER.

Incorporated 1851. Number of corporators, 58.

JOSEPH OSBORN, *President.* *Treasurer*, E. E. HATHAWAY.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$1,760,316 54	Bank stock	$275,091 50
Earnings, undivided	79,205 47	Real estate by foreclosure	6,191 68
Guaranty fund	17,183 26	Loans on real estate	788,616 00
		Loans on personal security	744,579 87
		Loans to counties, cities, or towns	25,000 00
		Expense account	1,334 10
		Deposit in Pocasset Nat. B'k,	14,934 39
		Cash on hand	957 73
	$1,856,705 27		$1,856,705 27

Cash on Deposit in Bank: —

Pocasset National Bank	$14,934 39
Amount of real estate held by foreclosure	$6,191 68
Assessed value of the same	3,200 00
Amount of income received from the same	214 13
Amount of municipal tax on real estate	57 60
Whole amount of interest or profits received or earned	$107,689 23
Rate and amount of each semi-annual dividend for previous year: 2½ per cent.	40,948 05
2½ per cent.	39,701 24

Times for the dividends fixed by the by-laws: June and December.

The total amount of loans, with each specified rate of interest: $25,000, 4 per cent; $1,033,584.87, 5 per cent; $499,611, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	172	
Aggregate amount of the same		251,206 00
Amount of investments from which no income is received		14,000 00
Number of open accounts	3,029	
Number and amount of deposits received for previous year,	7,161	351,377 95
Number and amount of deposits of and exceeding $300 at any one time for the previous year	304	174,207 50
Number and amount of withdrawals	2,079	245,325 70
Number of accounts opened the previous year	778	
Number of accounts closed the previous year	478	
Amount of expenses of the corporation during previous year		5,952 86
Amount of treasurer's bond		15,000 00

Date of examination by commissioner: May 12.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
First Nat'l Bank, Boston	$25,000	$49,750 00	$25,000 00
Second Nat'l Bank, Fall River	18,000	19.800 00	18,000 00
Hide and Leather Nat'l B'k, Boston,	22,500	25,875 00	22,500 00
Nat'l Bank of Commerce, Boston	7,500	7,850 00	7,500 00
Fall River Nat'l Bank, Fall River	12,400	15,624 00	11,012 50
Pocasset Nat'l Bank, Fall River	80,000	100.000 00	80.000 00
Maverick Nat'l Bank, Boston	5,400	10,800 00	4,779 00
Howard Nat'l Bank, Boston	14,000	16,205 00	14,000 00
Eliot Nat'l Bank, Boston	7,900	8,867 75	7,900 00
Metacomet Nat'l Bank, Fall River	27,700	32,686 00	27,700 00
Revere Nat'l Bank, Boston	28,100	34,001 00	28,100 00
Union Nat'l Bank, Fall River	15,500	17,670 00	15,500 00
Merchants' Nat'l Bank, Boston	5,000	7,012 50	5,000 00
Nat'l Bank of Redemption, Boston	4,900	6,505 75	4,900 00
Railroad Nat'l Bank, Lowell	2,500	2,950 00	2,500 00
Massasoit Nat'l Bank, Fall River	700	1,050 00	700 00
	$277,100	$356,647 00	$275,091 50

CITY FIVE CENTS SAVINGS BANK — HAVERHILL.

Incorporated 1870. Number of corporators, 49.

S. W. Hopkinson, *President.* *Treasurer*, George W. Noyes.

Statement.

Liabilities.		Assets.	
Deposits	$752,141 98	Public funds	$44,151 25
Earnings, undivided	117,573 10	Loans on public funds	11,075 00
Guaranty fund	2,500 00	Bank stock	46,198 33
		Loans on bank stock	750 00
		Railroad bonds	90,662 50
		Real estate by foreclosure	174,831 20
		Loans on real estate	263,917 00
		Loans on personal security	9,864 00
		Loans to counties, cities, or towns	29,000 00
		Deposit in banks on interest,	117,055 45
		Loans on City Five Cents Savings Bank books	4,839 54
		Profit and loss	34,370 81
		Cash on hand	45,500 00
	$872,215 08		$872,215 08

Loans on Public Funds, amount on each: —

On $5,000 United States bonds	$5,000 00
On $2,000 United States bonds	2,000 00
On $1,500 United States bonds	75 00
On $4,000 United States bonds	4,000 00

Loans on Bank Stock, amount on each: —

On 5 shares Monument National Bank, Charlestown	$750 00

Cash on Deposit in Banks: —

First National Bank, Haverhill	$82,055 45
Merrimack National Bank, Haverhill	20,000 00
Haverhill National Bank, Haverhill	15,000 00

Amount of real estate held by foreclosure	$174,831 20
Assessed value of the same	114,200 00
Amount of income received from the same	6,045 50
Amount of municipal tax on real estate	1,765 88
Whole amount of interest or profits received	$45,847 85

Times for the dividends fixed by the by-laws: first Wednesday of June and December.

The total amount of loans, with each specified rate of interest: $10,000, 3½ per cent; $16,000, 4 per cent; $4,075, 4½ per cent; $18,339.54, 5 per cent; $176,245, 6 per cent; $5,500, 6½ per cent; $69,436, 7 per cent; $3,750, 7½ per cent; $11,100, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each 177

Aggregate amount of the same		$168,673 54
Amount of investments from which no income is received		5,000 00
Number of open accounts	4,197	
Number and amount of withdrawals	60	2,752 28
Amount of expenses of the corporation during previous year		2,737 44
Amount of treasurer's bond		15,000 00

Date of examination by commissioner: June 4.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 5s	$1,000	$1,020 00	$1,000 00
" " 4s	11,200	12,264 00	11,200 00
City and town bonds:—			
City of Lawrence 6s	10,000	11,400 00	10,000 00
of Haverhill 5s	1,000	1,010 00	897 50
of Haverhill 6s	10,500	11,205 00	9,797 50
Town of Marlborough 7s	5,000	5,450 00	5,256 25
of Provincetown 5s	6,000	6,070 00	6,000 00
	$44,700	$48,419 00	$44,151 25

Bank Stock.

First Nat'l Bank, Haverhill	$19,400	$24,638 00	$24,143 08
Merrimack Nat'l Bank, Haverhill	500	750 00	690 00
Essex Nat'l Bank, Haverhill	500	550 00	600 00
Continental Nat'l Bank, Boston	7,400	8,288 00	9,247 75
Nat'l Bank of Commerce, Boston	900	1,064 00	900 00
Massachusetts Nat'l Bank, Boston	3,000	3,480 00	3,660 00
Merchants' Nat'l Bank, Boston	2,500	3,500 00	3,173 75
Tremont Nat'l Bank, Boston	3,000	3,570 00	3,783 75
	$37,200	$45,840 00	$46,198 33

Railroad Bonds.

Boston and Maine Railroad 7s	$60,000	$74,400 00	$65,562 50
Old Colony Railroad 7s	13,000	15,925 00	14,550 00
Old Colony Railroad 6s	10,000	11,300 00	10,550 00
	$83,000	$101,625 00	$90,662 50

CITY INSTITUTION FOR SAVINGS — LOWELL.

Incorporated 1837. Number of corporators, 68.

NATHAN ALLEN, *President.* *Treasurer,* FRED A. BUTTRICK.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$3,038,385 35	Public funds	$162,600 00
Earnings, undivided	137,462 18	Bank stock	651,880 00
Guaranty fund	45,000 00	Loans on bank stock	20,232 00
		Railroad bonds	223,500 00
		Loans on real estate	1,504,722 25
		Loans on personal security	298,150 00
		Loans to counties, cities, or towns	315,000 00
		Deposit in banks on interest,	41,760 79
		Expense account	2,437 19
		Cash on hand	565 30
	$3,220,847 53		$3,220,847 53

Loans on Bank Stock, amount on each: —

On 135 shares Appleton National Bank, Lowell	$13,232 00
On 44 shares First National Bank, Lowell	3,000 00
On 10 shares Merchants' National Bank, Lowell	1,000 00
On 25 shares Wamesit National Bank, Lowell, and 9 shares Hide and Leather National Bank, Boston	3,000 00

Cash on Deposit in Bank: —

Appleton National Bank, Lowell	$41,760 79

Whole amount of interest or profits received		$231,987 55
Rate and amount of each semi-annual dividend for previous year	2 per cent	54,195 78
	2 per cent	54,435 24

Times for the dividends fixed by the by-laws: January and July.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: 6 per cent.

The total amount of loans, with each specified rate of interest: $53,000, 4 per cent; $657,489.30, 5 per cent; $38,000, 5¼ per cent; $210,700, 5½ per cent; $1,009,914.95, 6 per cent; $60,000, 6 45/100 per cent; $137,500, 6½ per cent; $271,600, 7 per cent; $40,000, 7½ per cent; $46,000, 9 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	121	
Aggregate amount of the same		180,326 83
Number of open accounts	8,095	
Number and amount of deposits received for previous year,	5,948	596,377 20
Number and amount of deposits of and exceeding $300 at any one time for the previous year	454	230,668 08
Number and amount of withdrawals	3,587	385,647 15
Number of accounts opened the previous year	1,667	
Number of accounts closed the previous year	830	

Amount of expenses of the corporation during previous year . . $7,086 78
Amount of treasurer's bond 60,000 00
Date of examination by commissioner: June 19.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds:—			
City of Charlestown . . .	$1,000	$1,040 00	$1,000 00
of Hartford, Conn. . . .	10,000	11,000 00	10,000 00
of Haverhill	46,000	56,300 00	45,100 00
of Lowell	3,000	3,480 00	3,000 00
of Lynn	15,000	16,250 00	13,500 00
Town of Pittsfield	50,000	55,000 00	50,000 00
of Plymouth	40,000	44,000 00	40,000 00
	$165,000	$187,070 00	$162,600 00

Bank Stock.

Appleton Nat'l Bank, Lowell . .	$40,000	$66,000 00	$44,970 00
Atlantic Nat'l Bank, Boston . .	8,000	12,000 00	10,000 00
Atlas Nat'l Bank, Boston . .	18,000	22,320 00	18,000 00
Bay State Nat'l Bank, Lawrence .	1,875	3,125 00	1,875 00
Blackstone Nat'l Bank, Boston .	30,700	32,772 25	30,700 00
Boston Nat'l Bank, Boston . .	20,000	21,700 00	20,000 00
Boylston Nat'l Bank, Boston . .	12,400	13,981 00	12,400 00
Bunker Hill Nat'l Bank, Boston .	3,400	5,457 00	3,400 00
City Nat'l Bank, Boston . . .	5,300	6,240 75	5,300 00
Columbian Nat'l Bank, Boston .	13,800	20,286 00	16,560 00
Continental Nat'l Bank, Boston .	11,200	12,684 00	11,200 00
Eliot Nat'l Bank, Boston . .	10,000	11,350 00	10,000 00
Everett Nat'l Bank, Boston . .	500	545 00	500 00
First Nat'l Bank, Boston . .	20,000	39,800 00	20,000 00
First Nat'l Bank, Lowell . .	3,400	4,930 00	3,400 00
Globe Nat'l Bank, Boston . .	15,000	16,350 00	15,000 00
Hamilton Nat'l Bank, Boston . .	10,000	12,100 00	10,000 00
Howard Nat'l Bank, Boston . .	13,500	15,626 25	13,500 00
Market Nat'l Bank, Boston . .	10,000	10,400 00	10,000 00
Merchants' Nat'l Bank, Boston .	4,400	6,160 00	4,400 00
Metropolitan Nat'l Bank, Boston .	4,000	4,862 00	5,000 00
Nat'l Bank of Commerce, Boston .	15,000	17,737 50	20,000 00
Nat'l B'k of North America, Boston,	25,000	28,250 00	25,000 00
Nat'l Bank of Redemption, Boston .	40,000	53,100 00	50,700 00
Nat'l Bank of the Republic, Boston,	40,000	50,350 00	42,825 00
Eagle Nat'l Bank, Boston . .	3,000	3,420 00	3,000 00
Exchange Nat'l Bank, Boston . .	5,000	7,043 75	5,000 00
Hide and Leather Nat'l B'k, Boston,	10,000	11,600 00	10,000 00
Pemberton Nat'l Bank, Lawrence .	10,000	13,500 00	10,000 00
Revere Nat'l Bank, Boston . .	37,500	45,375 00	37,500 00
Union Nat'l Bank, Boston . .	3,600	5,229 00	3,600 00
Webster Nat'l Bank, Boston . .	10,500	11,235 00	10,500 00
New England Nat'l Bank, Boston .	6,500	9,230 00	8,450 00

BANK STOCK — *Concluded.*

	Par Value.	Estimated Market Value.	Amount Invested.
North Nat'l Bank, Boston	$16,700	$21,543 00	$16,700 00
Old Boston Nat'l Bank, Boston	3,950	4,819 00	3,950 00
Prescott Nat'l Bank, Lowell	22,000	29,700 00	22,450 00
Railroad Nat'l Bank, Lowell	9,100	10,738 00	9,500 00
Second Nat'l Bank, Boston	26,500	39,750 00	26,500 00
Shawmut Nat'l Bank, Boston	10,000	11,850 00	10,000 00
State Nat'l Bank, Boston	2,000	2,440 00	2,000 00
Suffolk Nat'l Bank, Boston	20,500	24,805 00	20,500 00
Third Nat'l Bank, Boston	20,000	21,150 00	20,000 00
Tremont Nat'l Bank, Boston	23,600	28,438 00	23,600 00
Washington Nat'l Bank, Boston	3,900	5,265 00	3,900 00
	$619,825	$795,257 50	$651,880 00

RAILROAD BONDS.

Boston and Lowell Railroad	$127,500	$147,900 00	$127,500 00
Old Colony and Newport Railroad	50,000	56,500 00	50,000 00
Eastern Railroad	92,000	91,770 00	46,000 00
	$269,500	$296,170 00	$223,500 00

CLINTON SAVINGS BANK — CLINTON.

Incorporated 1851. Number of corporators, 44.

CHARLES L. SWAN, *President.* *Treasurer,* CHAUNCEY L. S. HAMMOND.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$698,459 66	Public funds	$75,520 00
Earnings, undivided	19 52	Loans on public funds	1,000 00
Guaranty fund	8,000 00	Bank stock	81,940 00
		Loans on bank stock	14,967 50
		Railroad bonds	60,650 00
		Real estate by foreclosure	20,872 65
		Loans on real estate	356,477 01
		Loans on personal security	31,700 00
		Loans to counties, cities, or towns	25,000 00
		Deposit in banks on interest,	24,900 00
		Premium	12,750 00
		Cash on hand	702 02
	$706,479 18		$706,479 18

Loans on Public Funds, amount on each: —

On $1,000 United States 4s	$1,000 00

Loans on Bank Stock, amount on each: —

On 30 shares Lancaster National Bank, Lancaster	$3,000 00
On 16 shares Merchants' National Bank, New Bedford	1,600 00
On 169 shares First National Bank, Clinton	10,367 50

Cash on Deposit in Bank: —

First National Bank, Clinton	$24,900 00

Amount of real estate held by foreclosure	$20,872 65
Assessed value of the same	13,750 00
Amount of income received from the same	462 17
Amount of municipal tax on real estate	188 84

Whole amount of interest or profits received or earned		$36,415 39
Rate and amount of each semi-annual dividend for previous year	2 per cent	12,362 60
	2 per cent	12,806 46

Times for the dividends fixed by the by-laws: April and October.

The total amount of loans, with each specified rate of interest: $20,000, 4½ per cent; $44,477.50, 5 per cent; $254,919.42, 6 per cent; $82,541, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	217	
Aggregate amount of the same		154,544 92
Amount of investments from which no income is received		21,750 00
Number of open accounts	2,584	
Number and amount of deposits received for previous year,	2,136	192,845 96

Number and amount of deposits of and exceeding $300 at any one time for the previous year	140	$71,411 09
Number and amount of withdrawals	1,282	126,694 48
Number of accounts opened the previous year	588	
Number of accounts closed the previous year	311	
Amount of expenses of the corporation during previous year		2,607 90
Amount of treasurer's bond		20,000 00

Date of examination by commissioner: May 13.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds: —			
City of Taunton	$8,000	$8,800 00	$8,620 00
Town of Clinton	66,900	73,590 00	66,900 00
	$74,900	$82,390 00	$75,520 00

Bank Stock.

First Nat'l Bank, Clinton	$30,000	$34,800 00	$30,490 00
Orange Nat'l Bank, Orange	5,000	5,600 00	5,000 00
First Nat'l Bank, Leominster	3,000	3,360 00	3,000 00
First Nat'l Bank, New Bedford	5,000	5,500 00	5,000 00
Nat'l B'k of Commerce, New Bedford,	5,000	5,500 00	5,000 00
Eleventh Ward Nat'l Bank, Boston	3,000	300 00	2,250 00
Metropolitan Nat'l Bank, Boston	2,000	2,210 00	2,000 00
Howard Nat'l Bank, Boston	1,600	1,860 00	1,600 00
Webster Nat'l Bank, Boston	10,500	11,274 38	10,500 00
City Nat'l Bank, Boston	500	588 75	500 00
Boston Nat'l Bank, Boston	200	217 00	200 00
Atlas Nat'l Bank, Boston	1,400	1,760 50	1,400 00
Nat'l B'k of North America, Boston,	4,200	4,746 00	4,200 00
Market Nat'l Bank, Boston	2,000	2,080 00	2,000 00
Traders' Nat'l Bank, Boston	800	825 00	800 00
Central Nat'l Bank, Boston	2,000	2,182 50	2,000 00
Manufacturers' Nat'l Bank, Boston	5,000	5,187 50	5,000 00
Hide and Leather Nat'l B'k, Boston,	1,000	1,160 00	1,000 00
	$82,200	$89,051 63	$81,940 00

Railroad Bonds.

Fitchburg Railroad	$13,000	$15,567 50	$13,000 00
Old Colony Railroad	5,000	5,897 50	5,000 00
Old Colony Railroad	10,000	11,000 00	10,900 00
Boston, Clinton, Fitchburg, and New Bedford Railroad stock, pref'd *	25,000	25,750 00	25,000 00
Boston, Clinton, Fitchburg, and New Bedford Railroad stock, com'n *	22,500	5,725 00	6,750 00
	$75,500	$63,940 00	$60,650 00

* Taken to secure indebtedness.

COHASSET SAVINGS BANK — COHASSET.

Incorporated 1845. Number of corporators, 36.

MARTIN LINCOLN, *President.* *Treasurer*, LEVI N. BATES.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$308,215 35	Public funds	$15,000 00
Earnings, undivided	3,891 34	Bank stock	56,500 00
Guaranty fund	4,000 00	Railroad bonds	25,000 00
		Real estate by foreclosure	12,500 00
		Loans on real estate	185,020 00
		Loans to counties, cities, or towns	7,000 00
		Deposit in banks on interest,	14,848 84
		Cash on hand	237 85
	$316,106 69		$316,106 69

Cash on Deposit in Bank: —

Maverick National Bank	$14,848 84
Amount of real estate held by foreclosure	$12,500 00
Assessed value of the same	11,400 00
Amount of income received from the same	498 50
Amount of municipal tax on real estate	173 28
Whole amount of interest or profits received or earned	$19,395 23
Rate and amount of each semi-annual dividend for previous year — 2 per cent	6,105 68
2 per cent	6,069 92
Times for the dividends fixed by the by-laws: first Tuesday in January and July.	
Average annual per cent of dividends for the term ending at time of and including last extra dividend: 4 per cent.	
The total amount of loans, with each specified rate of interest: $12,000, 5 per cent; $77,200, 6 per cent; $43,500, 6½ per cent; $59,320, 7 per cent.	
Number of outstanding loans which are of an amount not exceeding $3,000 each — 79	
Aggregate amount of the same	56,020 00
Number of open accounts — 788	
Number and amount of deposits received for previous year — 200	18,496 00
Number and amount of deposits of and exceeding $300 at any one time for the previous year — 19	7,391 00
Number and amount of withdrawals — 394	32,105 08
Number of accounts opened the previous year — 43	
Number of accounts closed the previous year — 61	
Amount of expenses of the corporation during previous year	1,015 69
Amount of treasurer's bond	9,000 00

Date of examination by commissioner: May 22.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds: —			
Town of Hyde Park 6s	$10,000	$10,000 00	$10,000 00
City of Boston 4s	5,000	5,125 00	5,000 00
	$15,000	$15,125 00	$15,000 00

Bank Stock.

Atlas Nat'l Bank, Boston	$3,000	$3,705 00	$3,000 00
Blackstone Nat'l Bank, Boston	2,000	2,146 00	2,000 00
Boston Nat'l Bank, Boston	4,500	4,882 00	4,500 00
City Nat'l Bank, Boston	4,300	5,061 00	4,300 00
Columbian Nat'l Bank, Boston	2,000	2,940 00	2,000 00
Continental Nat'l Bank, Boston	4,000	4,530 00	4,000 00
Eagle Nat'l Bank, Boston	1,800	2,055 00	1,800 00
Everett Nat'l Bank, Boston	2,000	2,162 00	2,000 00
Hide and Leather Nat'l B'k, Boston,	2,500	2,900 00	2,500 00
Market Nat'l Bank, Boston	3,000	3,120 00	3,000 00
Maverick Nat'l Bank, Boston	1,300	2,600 00	1,300 00
Merchants' Nat'l Bank, Boston	2,300	3,220 00	2,300 00
North Nat'l Bank, Boston	1,200	1,548 00	1,200 00
Nat'l Bank of the Republic, Boston	2,200	2,765 00	2,200 00
Revere Nat'l Bank, Boston	4,500	5,445 00	4,500 00
Shawmut Nat'l Bank, Boston	3,200	3,808 00	3,200 00
State Nat'l Bank, Boston	3,800	4,617 00	3,800 00
Tremont Nat'l Bank, Boston	2,300	2,741 00	2,300 00
Union Nat'l Bank, Boston	1,500	2,178 00	1,500 00
Washington Nat'l Bank, Boston	1,000	1,550 00	1,000 00
Webster Nat'l Bank, Boston	4,100	4,387 00	4,100 00
	$56,500	$68,360 00	$56,500 00

Railroad Bonds.

Eastern Railroad 4½s, new	$16,000	$15,960 00	$16,000 00
Old Colony Railroad 7s	9,000	10,800 00	9,000 00
	$25,000	$26,760 00	$25,000 00

CROCKER INSTITUTION FOR SAVINGS — TURNER'S FALLS.

Incorporated April 3, 1869. Number of corporators, 16.

GEORGE O. PEABODY, *President.* *Treasurer*, D. P. ABERCROMBIE.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$235,623 90	Public funds	$15,437 50
Earnings, undivided	1,042 85	Bank stock	21,932 75
Guaranty fund	1,360 00	Loans on bank stock	1,000 00
		Real estate	2,805 00
		Loans on real estate	135,610 55
		Loans on personal security	49,820 00
		Deposit in banks on interest,	5,700 00
		Expense account	86 52
		Interest	260 00
		Premium	330 00
		Cash on hand	5,044 43
	$238,026 75		$238,026 75

Loans on Bank Stock, amount on each:—

On 10 shares Crocker National Bank	$900 00
On 3 shares Crocker National Bank	100 00

Cash on Deposit in Bank:—

Crocker National Bank	$10,744 43

Invested in real estate (for banking purposes)	$2,805 00
Estimated value of the same	3,740 00
Amount of municipal tax on real estate	27 50

Whole amount of interest or profits received or earned		$10,020 15
Rate and amount of each semi-annual dividend for previous year	2½ per cent	3,511 00
	2½ per cent	4,376 07

Times for the dividends fixed by the by-laws: January and July.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: $5\frac{9}{16}$ per cent.

The total amount of loans, with each specified rate of interest: $3,000, 4¼ per cent; $146,865.55, 6 per cent; $36,565, 6½ per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	116	
Aggregate amount of the same		91,740 00
Number of open accounts	725	
Number and amount of deposits received for previous year,	1,123	131,918 73
Number and amount of deposits of and exceeding $300 at any one time for the previous year	126	79,350 76
Number and amount of withdrawals	355	45,539 49
Number of accounts opened the previous year	325	
Number of accounts closed the previous year	96	
Amount of expenses of the corporation during previous year		367 92
Amount of treasurer's bond		25,000 00

Date of examination by commissioner: Sept. 6.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 5s, 1881 . . .	$15,000	$15,300 00	$15,437 50

Bank Stock.

Crocker Nat'l Bank, Turner's Falls .	$4,800	$5,280 00	$4,800 00
Conway Nat'l Bank, Conway . .	6,000	6,900 00	6,600 00
Nat'l B'k of Commonwealth, Boston,	2,000	2,245 00	2,192 50
Atlantic Nat'l Bank, Boston . .	700	1,050 00	1,017 00
Pacific Nat'l Bank, Boston . .	1,000	1,100 00	1,120 00
Central Nat'l Bank, Boston . .	1,000	1,090 00	1,056 25
Boston Nat'l Bank, Boston . .	500	545 00	545 00
Continental Nat'l Bank, Boston .	1,000	1,130 00	1,060 00
Merchandise Nat'l Bank, Boston .	1,000	1,075 00	1,062 50
New England Nat'l Bank, Boston .	1,000	1,420 00	1,465 00
Columbian Nat'l Bank, Boston .	700	1,030 00	1,014 50
	$19,700	$22,865 00	$21,932 75

DANVERS SAVINGS BANK — DANVERS.

Incorporated 1850. Number of corporators, 53.

ISRAEL H. PUTNAM, *President.* *Treasurer*, WILLIAM L. WESTON.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$928,363 66	Public funds	$39,105 00
Earnings, undivided	28,001 89	Bank stock	120,621 00
Guaranty fund	16,770 00	Loans on bank stock	4,510 00
Rent	290 16	Real estate by foreclosure	109,620 67
		Loans on real estate	410,316 25
		Loans on personal security	176,004 93
		Loans to counties, cities, or towns	15,000 00
		Deposit in banks on interest,	83,423 28
		Deposit in Danvers Nat. B'k,	12,403 21
		Taxes on real estate (foreclosed)	2,421 37
	$973,425 71		$973,425 71

Loans on Bank Stock, amount on each: —

On 43 shares First National Bank, Danvers	$3,910 00
On 10 shares Grand National Bank, Marblehead	600 00

Cash on Deposit in Banks: —

National Bank of Redemption	$26,102 96
Maverick National Bank	57,320 32

Amount of real estate held by foreclosure		$109,620 67
Assessed value of the same		97,050 00
Amount of income received from the same		5,464 00
Amount of municipal tax on real estate		1,493 41
Whole amount of interest or profits received or earned		$44,697 07
Rate and amount of each semi-annual dividend for previous year	2 per cent	17,800 88
	2 per cent	18,034 54
Times for the dividends fixed by the by-laws: April 1 and Oct. 1.		
The total amount of loans, with each specified rate of interest: $20,000, 4 per cent; $24,856.45, 4½ per cent; $17,000, 5 per cent; $10,000, 5½ per cent; $211,900, 6 per cent; $15,934, 6½ per cent; $222,232,33, 7 per cent; $800, 7½ per cent; $50,800, 8 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each	253	
Aggregate amount of the same		228,165 00
Amount of investments from which no income is received (secured by 16 Huntington Avenue certificates)		52,446 65
Number of open accounts	2,796	
Number and amount of deposits received for previous year,	1,344	108,509 73
Number and amount of deposits of and exceeding $300 at any one time for the previous year	96	51,324 00

Number and amount of withdrawals	1,196	$126,120 07
Number of accounts opened the previous year	321	
Number of accounts closed the previous year	243	
Amount of expenses of the corporation during previous year		2,293 50
Amount of treasurer's bond		25,000 00

Date of examination by commissioner: June 12.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, 1907	$17,500	$19,200 00	$17,500 00
City bonds:—			
City of Boston 6s, 1894	10,000	12,200 00	9,775 00
of Boston 4s, 1907	10,000	10,300 00	10,000 00
of Hartford, 1893	2,000	2,300 00	1,830 00
	$39,500	$44,000 00	$39,105 00

Bank Stock.

Tremont Nat'l Bank, Boston	$2,000	$2,380 00	$2,000 00
Traders' Nat'l Bank, Boston	2,800	2,884 00	2,800 00
Nat'l Bank of Commerce, Boston	6,000	7,200 00	6,000 00
Exchange Nat'l Bank, Boston	6,500	9,100 00	6,500 00
Howard Nat'l Bank, Boston	6,800	7,888 00	6,800 00
Revere Nat'l Bank, Boston	7,500	9,075 00	7,500 00
Washington Nat'l Bank, Boston	2,500	3,375 00	2,500 00
Atlas Nat'l Bank, Boston	5,000	6,300 00	5,675 00
Globe Nat'l Bank, Boston	8,500	9,350 00	10,612 50
Merchants' Nat'l Bank, Boston	5,000	7,050 00	6,475 00
Nat'l Bank of Redemption, Boston	6,500	8,645 00	7,901 25
State Nat'l Bank, Boston	5,000	6,100 00	5,356 25
Continental Nat'l Bank, Boston	1,000	1,130 00	1,080 00
Nat'l B'k of North America, Boston,	600	666 00	648 75
Nat'l B'k of North America, Boston,	2,500	2,775 00	2,500 00
Blackstone Nat'l Bank, Boston	300	324 00	300 00
Salem Nat'l Bank, Salem	2,500	2,900 00	2,862 50
First Nat'l Bank, Salem	700	770 00	700 00
Naumkeag Nat'l Bank, Salem	500	725 00	500 00
Asiatic Nat'l Bank, Salem	8,100	11,340 00	8,100 00
Nat'l B'k of Commerce, New Bedford,	7,500	9,000 00	8,962 50
First Nat'l Bank, New Bedford	12,500	15,250 00	14,947 25
Warren Nat'l Bank, Peabody	2,000	2,700 00	2,000 00
First Nat'l Bank, Danvers	6,900	8,740 00	6,900 00
Rockport Nat'l Bank, Rockport	1,000	1,150 00	1,000 00
	$110,200	$136,817 00	$120,621 00

DEDHAM INSTITUTION FOR SAVINGS — DEDHAM.

Incorporated May, 1831. Number of corporators, 81.

WALDO COLBURN, *President.* *Treasurer*, CALVIN GUILD.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$1,245,398 39	Public funds	$269,000 00
Earnings, undivided	72,216 55	Bank stock	73,600 00
Guaranty fund	26,713 50	Loans on bank stock	900 00
		Railroad bonds	92,292 50
		Real estate by foreclosure	74,900 00
		Loans on real estate	653,063 80
		Loans on personal security	115,600 00
		Loans to counties, cities, or towns	9,850 00
		Deposit in banks on interest,	55,122 14
	$1,344,328 44		$1,344,328 44

Loans on Bank Stock, amount on each: —

On 10 shares Dedham National Bank $900 00

Cash on Deposit in Bank: —

Dedham National Bank $55,122 14

Amount of real estate held by foreclosure $74,900 00

Assessed value of the same 72,825 00

Amount of income received from the same 3,674 93

Amount of municipal tax on real estate 1,060 48

Whole amount of interest or profits received or earned . . . $69,515 79

Rate and amount of each semi-annual dividend for previous year . . . . . { 2 per cent . 22,488 25; 2 per cent . 22,919 34

Times for the dividends fixed by the by-laws: second Saturday in May and November.

The total amount of loans, with each specified rate of interest: $50,000, 4 per cent; $50,000, 4½ per cent; $330,563.80, 6 per cent; $9,850, 6½ per cent; $322,100, 7 per cent; $4,000, 7½ per cent; $2,900, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each 343

Aggregate amount of the same 397,438 80

Amount of investments from which no income is received . . 1,000 00

Number of open accounts 3,825

Number and amount of deposits received for previous year, 1,932 163,054 10

Number and amount of deposits of and exceeding $300 at any one time for the previous year 127 64,978 53

Number and amount of withdrawals 1,730 138,190 42

Number of accounts opened the previous year 476

Number of accounts closed the previous year 284

Amount of expenses of the corporation during previous year . . 2,845 62

Amount of treasurer's bond 15,000 00

Date of examination by commissioner: April 17.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s	$20,000	$21,800 00	$20,000 00
" " 4½s	10,000	10,500 00	10,000 00
" " 6s, currency	10,000	12,400 00	10,000 00
" " 6s, 1881	20,000	20,600 00	20,000 00
City and town bonds:—			
City of Fall River 6s	5,000	5,700 00	5,000 00
of Manchester, N.H., 6s	18,000	20,160 00	18,000 00
of Augusta, Me., 6s	5,000	5,250 00	5,000 00
of Biddeford, Me., 6s	4,000	4,200 00	4,000 00
of Portland, Me., 6s	9,000	9,900 00	9,000 00
of Worcester 5s	10,000	10,600 00	10,000 00
of Charlestown 6s	6,000	6,660 00	6,000 00
of Boston 6s	10,000	12,500 00	10,000 00
of Boston 4s	100,000	103,000 00	100,000 00
of Providence, R.I., 4½s	20,000	21,400 00	20,000 00
Town of Malden 6s	10,000	11,400 00	10,000 00
of Melrose 7s	5,000	6,000 00	5,000 00
of Woburn 6s	5,000	5,800 00	5,000 00
of Lincoln 6s	2,000	2,300 00	2,000 00
	$269,000	$290,170 00	$269,000 00

Bank Stock.

Dedham Nat'l Bank, Dedham	$12,600	$18,720 00	$12,600 00
Howard Nat'l Bank, Boston	4,000	4,400 00	4,000 00
Blackstone Nat'l Bank, Boston	7,500	8,100 00	7,500 00
State Nat'l Bank, Boston	2,500	3,037 50	2,500 00
Union Nat'l Bank, Boston	2,500	3,500 00	2,500 00
Globe Nat'l Bank, Boston	2,500	2,750 00	2,500 00
Traders' Nat'l Bank, Boston	5,000	5,150 00	5,000 00
People's Nat'l Bank, Boston	6,000	9,300 00	6,000 00
Nat'l Bank of Commerce, Boston	7,500	8,868 75	7,500 00
Atlas Nat'l Bank, Boston	10,000	12,350 00	10,000 00
Webster Nat'l Bank, Boston	8,500	9,095 00	8,500 00
Shawmut Nat'l Bank, Boston	5,000	6,150 00	5,000 00
	$73,600	$91,421 25	$73,600 00

Railroad Bonds.

Worcester and Nashua Railroad 5s	$10,000	$10,000 00	$9,700 00
Boston and Maine Railroad 7s	23,000	28,520 00	23,000 00
Boston and Lowell Railroad 7s	7,000	8,190 00	7,000 00
Boston and Lowell Railroad 6s	11,000	12,320 00	11,000 00
Boston and Lowell Railroad 5s	9,000	11,800 00	9,000 00
Eastern Railroad 4½s	29,500	29,500 00	27,592 50
Old Colony Railroad 7s	5,000	6,125 00	5,000 00
	$94,500	$106,455 00	$92,292 50

EAST BOSTON SAVINGS BANK — BOSTON.

Incorporated April 26, 1848. Number of corporators, 28.

GEORGE T. SAMPSON, *President.* *Treasurer,* WILLIAM B. PIGEON.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$1,157,826 66	Bank stock	$287,996 33
Earnings, undivided	111,275 13	Real estate	24,052 20
Guaranty fund	12,404 03	Real estate by foreclosure	304,599 35
		Loans on real estate	608,921 18
		Loans on personal security	23,361 00
		Deposit in banks on interest,	8,100 23
		Expense account	1,179 25
		Accrued interest	21,689 53
		Other assets	208 27
		Cash on hand	1,398 48
	$1,281,505 82		$1,281,505 82

Cash on Deposit in Bank: —

First Ward National Bank, Boston $8,100 23

Invested in real estate (for banking purposes) $24,052 20

Estimated value of the same 24,000 00

Amount of real estate held by foreclosure 304,599 35

Assessed value of the same 286,350 00

Amount of income received from the same 19,087 00

Amount of municipal tax on real estate 4,669 48

Whole amount of interest or profits received or earned . . . $84,746 34

Rate and amount of each semi-annual dividend for previous year: (one dividend, 2 per cent) 24,800 00

Times for the dividends fixed by the by-laws: third Wednesday in January and July.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: 4 per cent.

The total amount of loans, with each specified rate of interest: $56,500, 5 per cent; $180,275, 6 per cent; $4,500, 6½ per cent; $235,023, 7 per cent; $2,000, 7½ per cent; $45,451, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each 255

Aggregate amount of the same 309,221 18

Amount of investments from which no income is received . . 5,000 00

Number of open accounts 4,556

Number and amount of deposits received for previous year . 580 38,280 53

Number and amount of deposits of and exceeding $300 at any one time for the previous year 32 13,623 00

Number and amount of withdrawals 3,890 365,988 02

Number of accounts opened the previous year 167

Number of accounts closed the previous year . . . 1,254

Amount of expenses of the corporation during previous year . . 5,509 31

Amount of treasurer's bond 20,000 00

Date of examination by commissioner: April 9.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Atlas Nat'l Bank, Boston	$1,000	$1,240 00	$1,100 32
Boston Nat'l Bank, Boston	20,000	21,700 00	22,596 66
Blackstone Nat'l Bank, Boston	3,800	4,080 25	4,717 31
Boylston Nat'l Bank, Boston	4,100	4,622 75	5,766 50
Continental Nat'l Bank, Boston	15,000	16,987 50	16,760 25
Nat'l Bank of Commerce, Boston	18,700	22,159 50	21,438 43
Eagle Nat'l Bank, Boston	10,000	11,425 00	10,874 15
Eliot Nat'l Bank, Boston	11,500	12,908 75	13,153 00
Freeman's Nat'l Bank, Boston	30,000	35,475 00	37,189 00
Globe Nat'l Bank, Boston	20,000	22,025 00	25,212 00
Hide and Leather Nat'l B'k, Boston,	6,700	7,688 25	7,489 98
Howard Nat'l Bank, Boston	7,200	8,370 00	7,700 97
Market Nat'l Bank, Boston	5,000	5,200 00	5,443 10
Merchandise Nat'l Bank, Boston	2,400	2,580 00	2,400 00
Mount Vernon Nat'l Bank, Boston	2,400	2,592 00	3,064 25
Massachusetts Nat'l Bank, Boston	3,000	3,555 00	3,490 83
New England Nat'l Bank, Boston	5,000	7,100 00	6,359 90
Nat'l B'k of North America, Boston,	15,000	16,612 50	15,940 02
Nat'l Bank of Redemption, Boston	5,000	6,637 50	6,521 98
Revere Nat'l Bank, Boston	10,000	12,100 00	11,301 06
Nat'l Bank of the Republic, Boston,	5,000	6,287 50	5,541 10
Suffolk Nat'l Bank, Boston	10,000	11,975 00	11,917 88
State Nat'l Bank, Boston	10,000	12,075 00	10,509 57
Shoe and Leather Nat'l B'k, Boston,	6,400	7,184 00	8,103 13
Traders' Nat'l Bank, Boston	5,000	5,156 25	5,496 75
Tremont Nat'l Bank, Boston	5,000	6,025 00	5,908 19
Union Market Nat'l Bank, Boston	10,000	10,000 00	12,000 00
	$247,200	$283,761 75	$287,996 33

EAST BRIDGEWATER SAVINGS BANK — EAST BRIDGEWATER.

Incorporated 1870. Number of corporators, 50.

K. E. Sheldon, *President.* *Treasurer*, Isaac N. Nutter.

Statement.

Liabilities.		Assets.	
Deposits	$160,628 56	Public funds	$20,257 50
Earnings, undivided	3,599 94	Bank stock	31,468 00
Guaranty fund	2,131 18	Railroad bonds	12,000 00
		Real estate by foreclosure	690 59
		Loans on real estate	67,761 34
		Loans on personal security	23,582 00
		Loans to counties, cities, or towns	1,850 00
		Deposit in banks on interest,	5,763 61
		Expense account	192 82
		Interest account	25 64
		Cash on hand	2,768 18
	$166,359 68		$166,359 68

Cash on Deposit in Bank: —

New England Trust Company*. $5,763 61

Amount of real estate held by foreclosure $690 59

Assessed value of the same 900 00

Amount of income received from the same 100 00

Amount of municipal tax on real estate 10 62

Whole amount of interest or profits received or earned . . . $8,585 50

Rate and amount of each semi-annual dividend for previous year . . . . . 2½ per cent. 2,916 94; 2½ per cent. 3,308 84

Times for the dividends fixed by the by-laws: Jan. 1 and July 1.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: 5½ per cent.

The total amount of loans, with each specified rate of interest: $5,000, 4 per cent; $9,850, 4½ per cent; $13,957, 5 per cent; $53,832.50, 6 per cent; $950, 6½ per cent; $41,861.34, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each 96

Aggregate amount of the same 68,326 67

Number of open accounts 709

Number and amount of deposits received for previous year . 657 54,590 01

Number and amount of deposits of and exceeding $300 at any one time for the previous year 46 21,697 92

Number and amount of withdrawals 328 25,048 82

Number of accounts opened the previous year 177

Number of accounts closed the previous year 56

Amount of expenses of the corporation during previous year . . 380 65

Amount of treasurer's bond 10,000 00

Date of examination by commissioner: Aug. 20.

* This bank was notified that the Attorney-General has given an opinion that deposits by savings banks in trust companies are illegal.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s	$3,000	$3,300 00	$3,000 00
" " 4s	5,000	5,450 00	5,000 00
State of New Hampshire 6s	3,000	3,450 00	3,322 50
City and town bonds:—			
City of Rockland, Me., 6s	500	500 00	455 00
of Cambridge 6s	2,000	2,160 00	1,940 00
Town of Woburn 6s	2,000	2,240 00	1,900 00
City of Bath, Me., 6s	4,000	4,000 00	4,140 00
Town of Amesbury 5s	500	500 00	500 00
	$20,000	$21,600 00	$20,257 50

Bank Stock.

City Nat'l Bank, Boston	$2,000	$2,355 00	$2,276 75
Nat'l B'k of Commonwealth, Boston,	1,000	1,182 50	1,225 00
Fourth Nat'l Bank, Boston	2,000	2,000 00	2,000 00
Hamilton Nat'l Bank, Boston	1,000	1,210 00	1,250 00
Hide and Leather Nat'l B'k, Boston,	1,700	1,972 00	1,700 00
Market Nat'l Bank, Boston	2,000	2,080 00	2,317 50
Merchandise Nat'l Bank, Boston	2,000	2,140 00	2,000 00
Shawmut Nat'l Bank, Boston	1,000	1,190 00	1,167 50
State Nat'l Bank, Boston	2,200	2,673 00	2,471 25
Traders' Nat'l Bank, Boston	3,000	3,090 00	3,000 00
Tremont Nat'l Bank, Boston	3,000	3,600 00	3,480 00
Webster Nat'l Bank, Boston	4,000	4,280 00	4,000 00
Home Nat'l Bank, Brockton	4,000	4,400 00	4,580 00
	$28,900	$32,172 50	$31,468 00

Railroad Bonds.

Old Colony Railroad 6s	$6,000	$6,720 00	$6,000 00
Eastern Railroad 4½s	5,000	5,000 00	5,000 00
Vermont and Massachusetts R.R. 6s,	1,000	1,050 00	1,000 00
	$12,000	$12,770 00	$12,000 00

EAST CAMBRIDGE FIVE CENTS SAVINGS BANK — CAMBRIDGE.

Incorporated 1854. Number of corporators, 46.

GEORGE STEVENS, *President.* *Treasurer*, SAMUEL SLOCOMB.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$811,917 14	Public funds	$26,000 00
Earnings, undivided	8,798 62	Loans on public funds	2,500 00
Guaranty fund	15,437 98	Bank stock	124,521 56
Profit and loss	2,500 00	Loans on bank stock	11,879 21
Premiums	1,564 84	Railroad bonds	19,000 00
		Real estate	7,000 00
		Real estate by foreclosure	60,632 14
		Loans on real estate	530,607 56
		Loans on personal security	46,500 00
		Deposit in banks on interest,	8,782 62
		Expense account	31 06
		Cash on hand	2,764 43
	$840,218 58		$840,218 58

Loans on Public Funds, amount on each: —

On $2,500 United States bonds	$2,500 00

Loans on Bank Stock, amount on each: —

On 75 shares Lechmere National Bank	$9,379 21
On 10 shares Lechmere National Bank and 15 shares Cambridge National Bank	2,500 00

Cash on Deposit in Bank: —

Lechmere National Bank	$8,782 62

Invested in real estate (for banking purposes)		$7,000 00
Estimated value of the same		7,000 00
Amount of real estate held by foreclosure		60,632 14
Assessed value of the same		66,200 00
Amount of income received from the same (per month)		400 00
Amount of municipal tax on real estate		1,267 89
Whole amount of interest or profits received or earned		$46,537 89
Rate and amount of each semi-annual dividend for previous year	2 per cent	14,558 15
	2 per cent	14,955 36

Times for the dividends fixed by the by-laws: April 15 and Oct. 15.

The total amount of loans, with each specified rate of interest: $44,400, 5 per cent; $2,300, 5½ per cent; $138,144, 6 per cent; $140,773.56, 6½ per cent; $203,590, 7 per cent; $800, $7\frac{3}{10}$ per cent; $600, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	250	
Aggregate amount of the same		294,407 56

Amount of investments from which no income is received: 60 shares Cambridge Land Company, par value $100 per share (charged off to Profit and Loss

Number of open accounts	3,501	
Number and amount of deposits received for previous year,	5,033	$216,686 56
Number and amount of deposits of and exceeding $300 at any one time for the previous year	109	62,017 43
Number and amount of withdrawals	2,727	171,038 13
Number of accounts opened the previous year	809	
Number of accounts closed the previous year	500	
Amount of expenses of the corporation during previous year		1,800 00
Amount of treasurer's bond		20,000 00

Date of examination by commissioner: April 10.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City bonds: —			
City of Lawrence	$5,000	$5,000 00	$5,000 00
of Cambridge	19,000	19,000 00	19,000 00
of Boston	2,000	2,000 00	2,000 00
	$26,000	$26,000 00	$26,000 00

Bank Stock.

Atlas Nat'l Bank, Boston	$700	$868 00	$700 00
Blackstone Nat'l Bank, Boston	5,400	5,724 00	5,400 00
Boston Nat'l Bank, Boston	6,300	6,805 00	6,300 00
Bunker Hill Nat'l Bank, Boston	4,100	6,560 00	4,100 00
Nat'l Bank of Commerce, Boston	6,750	7,956 00	7,134 56
Nat'l B'k of Commonwealth, Boston,	4,000	4,480 00	4,000 00
Continental Nat'l Bank, Boston	3,000	3,390 00	3,000 00
Eliot Nat'l Bank, Boston	1,200	1,344 00	1,200 00
Exchange Nat'l Bank, Boston	1,600	2,240 00	1,600 00
Faneuil Hall Nat'l Bank, Boston	2,000	2,480 00	2,000 00
First Ward Nat'l Bank, Boston	5,000	4,900 00	4,000 00
Globe Nat'l Bank, Boston	2,100	2,289 00	2,100 00
Hide and Leather Nat'l B'k, Boston,	11,500	13,225 00	11,500 00
Howard Nat'l Bank, Boston	6,000	6,900 00	6,000 00
Massachusetts Nat'l Bank, Boston	500	590 00	500 00
Merchants' Nat'l Bank, Boston	5,000	7,000 00	5,000 00
Metropolitan Nat'l Bank, Boston	1,600	1,760 00	1,600 00
New England Nat'l Bank, Boston	2,000	2,840 00	2,000 00
North Nat'l Bank, Boston	1,900	2,451 00	1,900 00
Nat'l B'k of North America, Boston,	500	550 00	500 00
Nat'l Bank of Redemption, Boston	1,000	1,320 00	1,000 00
Nat'l Bank of the Republic, Boston,	5,800	7,250 00	5,800 00
Revere Nat'l Bank, Boston	3,800	4,598 00	3,800 00
Third Nat'l Bank, Boston	5,500	5,775 00	5,500 00
Tremont Nat'l Bank, Boston	7,600	9,120 00	7,600 00
Union Nat'l Bank, Boston	500	725 00	500 00
Webster Nat'l Bank, Boston	6,700	7,169 00	6,700 00
Cambridge City Nat'l B'k, Camb'ge,	2,600	4,100 00	2,600 00
Charles River Nat'l B'k, Cambridge,	2,400	4,000 00	2,400 00

BANK STOCK — *Concluded.*

	Par Value.	Estimated Market Value.	Amount Invested.
Lechmere Nat'l Bank, Cambridge	$6,200	$9,300 00	$7,287 00
Newton Nat'l Bank, Newton	1,300	1,560 00	1,300 00
Concord Nat'l Bank, Concord	3,300	4,280 00	3,300 00
Fall River Nat'l Bank, Fall River	1,100	1,100 00	1,100 00
First Nat'l Bank, Malden	2,500	2,500 00	2,500 00
First Nat'l Bank, Marlborough	2,000	2,000 00	2,000 00
Merchants' Nat'l B'k, Newburyport,	600	600 00	600 00
	$124,050	$149,759 00	$124,521 56

RAILROAD BONDS.

Eastern Railroad	$8,500	$8,415 00	$4,000 00
Boston and Albany Railroad	15,000	18,600 00	15,000 00
	$23,500	$27,015 00	$19,000 00

EASTHAMPTON SAVINGS BANK — EASTHAMPTON.

Incorporated Feb. 10, 1869. Number of corporators, 30.

JOHN MAYHER, *President.* *Treasurer*, SAMUEL T. SEELYE.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$269,771 62	Bank stock	$67,544 25
Earnings, undivided	752 37	Loans on bank stock	2,450 00
Guaranty fund	3,500 00	Loans on real estate	143,700 00
		Loans on personal security	57,325 00
		Expense account	170 00
		Cash on hand	2,834 74
	$274,023 99		$274,023 99

Loans on Bank Stock, amount on each: —

On 31 shares First National Bank, Easthampton	$2,150 00
On 3 shares First National Bank, Northampton	300 00

Cash on Deposit in Bank: —

First National Bank, Easthampton	$2,834 74

Whole amount of interest or profits received or earned		$15,372 58
Rate and amount of each semi-annual dividend for previous year	2¼ per cent	5,035 64
	2¼ per cent	5,423 85
Times for the dividends fixed by the by-laws: Jan. 23 and July 23.		
Average annual per cent of dividends for the term ending at time of and including last extra dividend: 6½ per cent.		
The total amount of loans, with each specified rate of interest: $25,000, 5½ per cent; $45,250, 6 per cent; $133,225, 6½ per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each	167	
Aggregate amount of the same		120,275 00
Number of open accounts	1,048	
Number and amount of deposits received for previous year,	1,093	78,617 10
Number and amount of deposits of and exceeding $300 at any one time for the previous year	63	37,406 54
Number and amount of withdrawals	557	54,141 11
Number of accounts opened the previous year	247	
Number of accounts closed the previous year	120	
Amount of expenses of the corporation during previous year		678 00
Amount of treasurer's bond		10,000 00
Date of examination by commissioner: Nov. 18.		

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
First Nat'l Bank, Easthampton .	$27,800	$33,360 00	$33,342 00
First Nat'l Bank, Northampton .	9,000	11,250 00	11,250 00
First Nat'l Bank, Lynn . . .	4,400	5,016 00	5,256 00
Holyoke Nat'l Bank, Holyoke . .	8,200	9,020 00	8,200 00
Blackstone Nat'l Bank, Boston .	2,200	2,640 00	2,200 00
Second Nat'l Bank, Boston . .	2,000	3,000 00	3,018 75
North Nat'l Bank, Boston . .	2,000	3,000 00	2,447 50
Nat'l Bank of Commerce, Boston .	700	1,260 00	700 00
Hampshire Co. Nat'l B'k, Northamp'n,	1,000	1,150 00	1,130 00
	$57,300	$69,696 00	$67,544 25

EAST WEYMOUTH SAVINGS BANK — EAST WEYMOUTH.

Incorporated 1872. Number of corporators, 30.

JOHN P. LOVELL, *President.* *Treasurer*, JOSEPH A. CUSHING.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$177,494 44	Public funds	$13,000 00
Guaranty fund	2,128 39	Bank stock	8,432 00
		Railroad bonds	2,000 00
		Real estate by foreclosure	1,138 50
		Loans on real estate	127,827 00
		Loans on personal security	3,520 00
		Loans to counties, cities, or towns	12,500 00
		Deposit in banks on interest,	10,707 00
		Expense account	187 54
		Cash on hand	310 79
	$179,622 83		$179,622 83

Cash on Deposit in Bank: —

Manufacturers' National Bank, Boston	$10,707 00
Amount of real estate held by foreclosure	$1,138 50
Assessed value of the same	1,025 00
Amount of income received from the same	62 26
Amount of municipal tax on real estate	15 17
Whole amount of interest or profits received or earned	$10,557 93
Rate and amount of each semi-annual dividend for previous year: 2½ per cent	3,510 12
2 per cent	3,186 30
Times for the dividends fixed by the by-laws: April and October.	
Average annual per cent of dividends for the term ending at time of and including last extra dividend: 5½ per cent.	
The total amount of loans, with each specified rate of interest: $12,500, 5 per cent; $28,485, 6 per cent; $16,000, 6½ per cent; $86,912, 7 per cent.	
Number of outstanding loans which are of an amount not exceeding $3,000 each: 125	
Aggregate amount of the same	102,345 00
Number of open accounts: 724	
Number and amount of deposits received for previous year: 786	61,088 73
Number and amount of deposits of and exceeding $300 at any one time for the previous year: 45	23,969 16
Number and amount of withdrawals: 249	28,811 73
Number of accounts opened the previous year: 133	
Number of accounts closed the previous year: 67	
Amount of expenses of the corporation during previous year	867 16
Amount of treasurer's bond	20,000 00
Date of examination by commissioner: April 20.	

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City bonds:—			
City of Boston	$8,000	$8,200 00	$8,000 00
of Charlestown	2,000	2,300 00	2,000 00
of Portland, Me.	3,000	3,300 00	3,000 00
	$13,000	$13,800 00	$13,000 00

BANK STOCK.

Union Nat'l Bank, Weymouth	$4,000	$4,480 00	$4,382 00
Central Nat'l Bank, Boston	1,000	1,020 00	1,000 00
Merchandise Nat'l Bank, Boston	1,000	1,080 00	1,000 00
Manufacturers' Nat'l Bank, Boston	2,000	2,060 00	2,050 00
	$8,000	$8,640 00	$8,432 00

RAILROAD BONDS.

Old Colony Railroad	$2,000	$2,320 00	$2,000 00

ELIOT FIVE CENTS SAVINGS BANK — BOSTON.

Incorporated Feb. 4, 1864. Number of corporators, 74.

WILLIAM C. APPLETON, *President.* *Treasurer,* GEORGE C. LEACH.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$1,111,440 51	Public funds	$433,600 00
Earnings, undivided	8,394 92	Loans on public funds	10,000 00
Guaranty fund	14,654 74	Bank stock	53,700 00
Tax account	3,950 00	Loans on bank stock	5,850 00
Suspense account	178 78	Railroad bonds	39,000 00
		Loans on railroad bonds	15,000 00
		Real estate by foreclosure	28,000 00
		Loans on real estate	449,300 00
		Loans on personal security	70,000 00
		Loans to counties, cities, or towns	2,000 00
		Expense account	432 95
		Tax titles to real estate	230 13
		Cash on hand	31,505 87
	$1,138,618 95		$1,138,618 95

Loans on Public Funds, amount on each: —

On $10,000 United States 5s, 1881	$10,000 00

Loans on Bank Stock, amount on each: —

On 55 shares People's National Bank, Boston	$4,850 00
On 10 shares National Exchange Bank, Boston	1,000 00

Loans on Railroad Bonds, amount on each: —*

On $5,000 New York and New England Railroad bonds	$5,000 00
On $10,000 Boston and Lowell Railroad bonds	10,000 00

Cash on Deposit in Bank: —

People's National Bank, Boston	$30,011 23

Amount of real estate held by foreclosure	$28,000 00
Assessed value of the same	25,800 00
Amount of income received from the same	1,945 42
Amount of municipal tax on real estate	392 16

Whole amount of interest or profits received or earned		$62.340 60
Rate and amount of each semi-annual dividend for previous year	2 per cent	19,109 77
	2 per cent	20,394 12

Times for the dividends fixed by the by-laws: second Wednesday of April and October.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: 8 per cent.

The total amount of loans, with each specified rate of interest: $67,000, 4 per cent; $11,000, 4½ per cent; $28,050, 5 per cent; $2,000, 5½ per cent; $242,300, 6 per cent; $18,500, 6½ per cent; $143,500, 7 per cent; $10,000, 7 3/10 per cent; $16,100, 7½ per cent; $13,700, 8 per cent.

* These loans have been paid.

Number of outstanding loans which are of an amount not exceeding $3,000 each	87	
Aggregate amount of the same		$142,650 00
Number of open accounts	4,888	
Number and amount of deposits received for previous year,	6,014	314,253 34
Number and amount of deposits of and exceeding $300 at any one time for the previous year	212	117,006 75
Number and amount of withdrawals	3,021	196,955 15
Number of accounts opened the previous year	869	
Number of accounts closed the previous year	556	
Amount of expenses of the corporation during previous year		5,771 24
Amount of treasurer's bond		5,000 00

Date of examination by commissioner: March 23.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds	$125,000	$137,500 00	$125,000 00
State bonds: —			
State of Maine	1,000	1,160 00	1,000 00
of New Hampshire	2,600	3,036 00	2,600 00
City and town bonds: —			
City of Bangor, Me.	4,000	4,380 00	4,000 00
Town of Woburn	8,000	9,200 00	8,000 00
City of Providence, R.I.	25,000	27,800 00	25,000 00
Town of Beverly	10,000	10,200 00	10,000 00
City of Lynn	15,000	16,600 00	15,000 00
of Portsmouth, N.H.	10,000	10,700 00	10,000 00
of Dover, N.H.	5,000	5,400 00	5,000 00
of Springfield	20,000	25,000 00	20,000 00
of Taunton	20,000	23,000 00	20,000 00
of Somerville	10,000	10,800 00	10,000 00
of Lowell	13,000	14,600 00	13,000 00
of Lawrence	15,000	16,900 00	15,000 00
of Cambridge	10,000	11,800 00	10,000 00
of Fall River	10,000	11,200 00	10,000 00
of Portland, Me.	5,000	5,500 00	5,000 00
of Chelsea	15,000	17,000 00	15,000 00
of Boston	100,000	112,300 00	100,000 00
of Manchester	10,000	11,000 00	10,000 00
	$433,600	$485,076 00	$433,600 00

Bank Stock.

People's Nat'l Bank, Boston	$13,000	$18,850 00	$13,000 00
Atlantic Nat'l Bank, Boston	1,000	1,350 00	1,000 00
Atlas Nat'l Bank, Boston	7,000	7,910 00	7,000 00
Columbian Nat'l Bank, Boston	2,000	2,800 00	2,000 00
Continental Nat'l Bank, Boston	5,000	5,500 00	5,000 00

BANK STOCK — *Concluded.*

	Par Value.	Estimated Market Value.	Amount Invested.
Eagle Nat'l Bank, Boston	$1,000	$1,100 00	$1,000 00
Eliot Nat'l Bank, Boston	1,000	1,070 00	1,000 00
Howard Nat'l Bank, Boston	1,300	1,365 00	1,300 00
Market Nat'l Bank, Boston	3,000	3,250 00	3,000 00
Merchants' Nat'l Bank, Boston	3,000	3,900 00	3,000 00
Mount Vernon Nat'l Bank, Boston	6,100	7,200 00	6,100 00
Maverick Nat'l Bank, Boston	600	900 00	600 00
State Nat'l Bank, Boston	1,400	1,700 00	1,400 00
Shawmut Nat'l Bank, Boston	4,300	4,800 00	4,300 00
Naumkeag Nat'l Bank, Salem	1,000	1,500 00	1,000 00
Nat'l B'k of North America, Boston,	1,000	1,150 00	1,000 00
Nat'l Bank of Redemption, Boston	2,000	2,600 00	2,000 00
	$53,700	$66,945 00	$53,700 00

RAILROAD BONDS.

Boston and Lowell Railroad	$29,000	$35,380 00	$29,000 00
Cape Cod Railroad	10,000	10,500 00	10,000 00
	$39,000	$45,880 00	$39,000 00

EMIGRANT SAVINGS BANK* — BOSTON.

Incorporated May, 1870. Number of corporators, 26.

THOMAS RUSSELL, *President.* *Treasurer*, JOHN W. MCDONALD.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$1,260,623 61	Public funds	$11,737 50
Earnings, undivided	119,895 74	Loans on railroad bonds	75,000 00
Guaranty fund	9 019 67	Real estate	290,322 95
Suspense account	3,156 69	Real estate by foreclosure	329,178 28
		Loans on real estate	471,830 65
		Loans on personal security	20,800 00
		Deposit in banks on interest,	176,423 81
		Expense account	2,505 16
		Fixtures	11,691 91
		Cash on hand	3,405 45
	$1,392,695 71		$1,392,695 71

Loans on Railroad Bonds, amount on each: —

On 75 New York and New England Railroad first mortgage 6s as collateral ($1,000 each) † $75,000 00

Cash on Deposit in Bank: —

Maverick National Bank $176,423 81

Invested in real estate (for banking purposes) $290,322 95

Estimated value of the same 290,322 95

Amount of real estate held by foreclosure 329,178 28

Assessed value of the same 261,400 00

Amount of income received from the same 13,846 31

Amount of municipal tax on real estate 6,666 32

Whole amount of interest or profits received or earned . . . $66,671 31

Times for the dividends fixed by the by-laws: third Wednesday in May and November.

The total amount of loans, with each specified rate of interest: $13,000, 4 per cent; $75,000, 4½ per cent; $233,545.55, 6 per cent; $31,600, 6½ per cent; $87,670.14, 7 per cent; $11,800, 7 3/10 per cent: $105,700, 7½ per cent; $9,314.96, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each 84

Aggregate amount of the same 124,130 68

Amount of investments from which no income is received . . 22,782 32

Number of open accounts 6,491

Number and amount of withdrawals 10,672 373,598 08

Amount of expenses of the corporation during previous year . . 5,244 96

Amount of treasurer's bond 20,000 00

Date of examination by commissioner: March 25.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 5s, gold	$10,000	$10,225 00	$11,737 50

* This bank was temporarily enjoined by decree of Supreme Judicial Court April 16, 1878, and is now being wound up by its officers by permission of the Court.

† This loan is made with a principal and two sureties.

ESSEX SAVINGS BANK — LAWRENCE.

Incorporated March 12, 1847. Number of corporators, 47.

JOSEPH SHATTUCK, *President.* *Treasurer*, JAMES H. EATON.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$3,316,312 50	Public funds	$706,000 00
Earnings, undivided	41,402 20	Bank stock	290,750 00
Guaranty fund	40,000 00	Loans on bank stock	2,000 00
		Railroad bonds	300,000 00
		Real estate	18,000 00
		Real estate by foreclosure	72,000 00
		Loans on real estate	1,307,782 00
		Loans on personal security	447,989 22
		Loans to counties, cities, or towns	6,000 00
		Deposit in banks on interest,	230,754 55
		Cash on hand	16,438 93
	$3,397,714 70		$3,397,714 70

Loans on Bank Stock, amount on each: —

On 25 shares Pacific National Bank, Lawrence $2,000 00

Cash on Deposit in Banks: —

Hide and Leather National Bank, Boston $230,754 55

Bay State National Bank, Lawrence 6,692 31

Invested in real estate (for banking purposes) $18,000 00

Estimated value of the same 40,000 00

Amount of real estate held by foreclosure 72,000 00

Assessed value of the same 103,800 00

Amount of income received from the same 6,634 35

Amount of municipal tax on real estate 1,577 76

Whole amount of interest or profits received or earned . . . $189,461 66

Rate and amount of each semi-annual dividend for previous year . . . . . { 2 per cent . $56,847 38 / 2 per cent . 61,893 63

Times for the dividends fixed by the by-laws: third Wednesday of April and October.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: $7\frac{22}{100}$ per cent.

The total amount of loans, with each specified rate of interest: $106,000, 4 per cent; $50,000, 4½ per cent; $85,600, 5 per cent; $99,800, 5½ per cent; $32,000, $5\frac{7}{10}$ per cent; $721,946.22, 6 per cent; $2,400, 6½ per cent; $666,025, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each 374

Aggregate amount of the same 433,777 00

Number of open accounts 10,415

Number and amount of deposits received for previous year, 10,509 896,263 87

Number and amount of deposits of and exceeding $300 at any one time for the previous year 662 374,028 40

Number and amount of withdrawals 5,362 598,042 29

Number of accounts opened the previous year . . . 3,023

Number of accounts closed the previous year . . . 1,580

Amount of expenses of the corporation during previous year . . $7,278 49
Amount of treasurer's bond 25,000 00
Date of examination by commissioner: May 14.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s, currency . .	$80,000	$100,000 00	$80,000 00
" " bonds, 1881 . .	170,000	177,000 00	170,000 00
" " 4½s	200,000	221,000 00	200,000 00
" " 4s	100,000	109,500 00	100,000 00
City bonds:—			
City of Lawrence	16,000	17,000 00	16,000 00
of Boston	10,000	11,000 00	10,000 00
of Lynn	50,000	57,500 00	50,000 00
of Fall River	25,000	27,000 00	25,000 00
of Somerville	25,000	27,000 00	25,000 00
of Rockland, Me. . . .	14,000	14,000 00	14,000 00
of Newton	16,000	17,500 00	16,000 00
	$706,000	$778,500 00	$706,000 00

BANK STOCK.

Atlas Nat'l Bank, Boston . .	$13,000	$16,120 00	$13,000 00
Atlantic Nat'l Bank, Boston . .	4,000	6,000 00	4,000 00
Bay State Nat'l Bank, Lawrence .	22,500	36,000 00	22,500 00
Boston Nat'l Bank, Boston . .	3,000	3,240 00	3,000 00
Nat'l B'k of Commonwealth, Boston,	4,000	4,480 00	4,000 00
Nat'l Bank of Commerce, Boston .	7,500	8,950 00	7,500 00
Continental Nat'l Bank, Boston .	2,000	2,260 00	2,000 00
City Nat'l Bank, Boston . . .	13,000	15,210 00	13,000 00
Eliot Nat'l Bank, Boston . . .	8,000	8,960 00	8,000 00
Everett Nat'l Bank, Boston . .	10,000	10,800 00	10,000 00
Howard Nat'l Bank, Boston . .	23,200	26,912 00	23,200 00
Hide and Leather Nat'l B'k, Boston,	10,000	11,400 00	10,000 00
Massachusetts Nat'l Bank, Boston .	3,750	4,425 00	3,750 00
Maverick Nat'l Bank, Boston . .	5,100	10,200 00	5,100 00
Nat'l B'k of North America, Boston,	15,000	16,500 00	15,000 00
North Nat'l Bank, Boston . .	10,000	12,900 00	10,000 00
Revere Nat'l Bank, Boston . .	22,500	27,225 00	22,500 00
Nat'l Bank of the Republic, Boston,	25,000	31,250 00	25,000 00
Shawmut Nat'l Bank, Boston . .	2,700	3,186 00	2,700 00
Suffolk Nat'l Bank, Boston . .	9,000	10,710 00	9,000 00
State Nat'l Bank, Boston . .	9,900	11,880 00	9,900 00
Tremont Nat'l Bank, Boston . .	10,000	12,000 00	10,000 00
Traders' Nat'l Bank, Boston . .	7,000	7,210 00	7,000 00
Union Nat'l Bank, Boston . .	1,000	1,450 00	1,000 00
Webster Nat'l Bank, Boston . .	25,000	26,500 00	25,000 00
Mount Vernon Nat'l Bank, Boston .	4,600	4,968 00	4,600 00
Merchants' Nat'l Bank, Boston .	20,000	24,600 00	20,000 00
	$290,750	$355,336 00	$290,750 00

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston and Maine Railroad . .	$200,000	$248,000 00	$200,000 00
Boston and Lowell Railroad . .	50,000	58,000 00	50,000 00
Eastern Railroad	53,500	53,000 00	50,000 00
	$303,500	$359,000 00	$300,000 00

FAIRHAVEN INSTITUTION FOR SAVINGS — FAIRHAVEN.

Incorporated Feb. 10, 1832. Number of corporators, 53.

GEORGE H. TABER, *President.* *Treasurer*, CHARLES DREW.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$653,174 89	Public funds	$86,225 00
Earnings, undivided	5,795 59	Bank stock	228,140 00
Guaranty fund	6,396 75	Loans on bank stock	400 00
Suspense account	129 59	Railroad bonds	28,000 00
Bills payable	69,000 00	Real estate	9,462 29
		Real estate, banking house	4,809 36
		Real estate by foreclosure	108,847 61
		Loans on real estate	122,500 00
		Loans on personal security	101,070 75
		Deposit in banks on interest,	14,494 91
		Expense account	10 65
		Oak Bluff bonds*	10,320 20
		American Tack Co. stock*	10,000 00
		Cash on hand	10,216 05
	$734,496 82		$734,496 82

Loans on Bank Stock, amount on each: —

On 5 shares National Bank, Fairhaven	$200 00
On 3 shares National Bank of Commerce, Boston	200 00

Cash on Deposit in Bank: —

National Bank, Fairhaven	$24,494 91

Invested in real estate (for banking purposes)	$4,809 36
Estimated value of the same	4,809 36
Amount of real estate held by foreclosure	108,847 61
Assessed value of the same †	58,233 00
Amount of income received from the same	1,150 44
Amount of municipal tax on real estate	948 61

Whole amount of interest or profits received or earned		$53,033 40
Rate and amount of each semi-annual dividend for previous year: (October, 2 per cent)		14,697 12
Times for the dividends fixed by the by-laws: last Monday of April and October.		
The total amount of loans, with each specified rate of interest: $59,000, 5 per cent; $5,000, 5½ per cent; $102,325, 6 per cent; $42,451.75, 6½ per cent; $15.194, 7 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each	67	
Aggregate amount of the same		46,405 75
Amount of investments from which no income is received		45,637 29
Number of open accounts	1,352	
Number and amount of deposits received for previous year	44	32,411 96
Number and amount of deposits of and exceeding $300 at any one time for the previous year	22	16,007 40

* Taken to secure indebtedness.

† Unable to give whole of assessed value.

Number and amount of withdrawals	1,481	$243,385 79
Number of accounts opened the previous year	29	
Number of accounts closed the previous year	252	
Amount of expenses of the corporation during previous year		2,441 14
Amount of treasurer's bond		5,000 00

Date of examination by commissioner: Aug. 17.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s, registered	$20,000	$23,000 00	$21,725 00
City and town bonds: —			
City of Portland, Me.	6,000	6,450 00	6,000 00
of Bangor, Me.	13,000	13,910 00	13,000 00
of Bath, Me.	10,000	10,665 00	10,000 00
of Belfast, Me.	6,500	6,955 00	6,500 00
Town of Fairhaven	29,000	31,900 00	29,000 00
	$84,500	$92,880 00	$86,225 00

Bank Stock.

Fairhaven Nat'l Bank, Fairhaven	$24,640	$24,640 00	$24,640 00
First Nat'l Bank, New Bedford	10,400	12,662 00	10,400 00
Citizens' Nat'l Bank, New Bedford	8,000	8,680 00	8,000 00
Nat'l B'k of Commerce, New Bedford,	4,000	4,800 00	4,000 00
Merchants' Nat'l Bank, New Bedford,	6,800	9,316 00	6,800 00
Nat'l Bank of Commerce, Boston	15,000	17,775 00	15,000 00
Eliot Nat'l Bank, Boston	10,000	11,225 00	10,000 00
North Nat'l Bank, Boston	5,600	7,224 00	5,600 00
Merchants' Nat'l Bank, Boston	8,000	11,200 00	8,000 00
Traders' Nat'l Bank, Boston	10,500	10,828 12	10,500 00
Webster Nat'l Bank, Boston	21,500	22,843 75	21,500 00
Boston Nat'l Bank, Boston	20,000	21,750 00	20,000 00
Nat'l Bank of the Republic, Boston,	8,000	10,060 00	8,000 00
State Nat'l Bank, Boston	14,000	16,905 00	14,000 00
Howard Nat'l Bank, Boston	15,200	17,760 00	15,200 00
Nat'l B'k of North America, Boston,	14,000	15,505 00	14,000 00
Continental Nat'l Bank, Boston	5,000	5,662 50	5,000 00
Eleventh Ward Nat'l Bank, Boston	10,000	666 18	10,000 00
Metropolitan Nat'l Bank, Boston	4,000	4,420 00	4,000 00
Manufacturers' Nat'l Bank, Boston	3,500	3,631 25	3,500 00
Wachusett Nat'l Bank, Fitchburg	10,000	16,950 00	10,000 00
	$228,140	$254,503 80	$228,140 00

Railroad Bonds.

Cape Cod Railroad	$20,000	$21,000 00	$20,000 00
Flint and Pere Marquette Railroad,*	8,000	12,337 00	8,000 00
	$28,000	$33,337 00	$28,000 00

* Taken to secure indebtedness.

FALL RIVER FIVE CENTS SAVINGS BANK — FALL RIVER.

Incorporated April 10, 1855. Number of corporators, 70.

WALTER C. DURFEE, *President.* *Treasurer*, CHARLES J. HOLMES.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$1,059,662 21	Public funds	$100,000 00
Earnings, undivided	108,267 14	Bank stock	195,400 00
Guaranty fund	10,697 16	Railroad bonds	45,000 00
Over-draft	8,000 00	Real estate by foreclosure	37,433 68
		Loans on real estate	459,194 05
		Loans on personal security	334,696 31
		Expense account	1,333 90
		Border City Manuf. Co.*	13,500 00
		Cash on hand	68 57
	$1,186,626 51		$1,186,626 51

Amount of real estate held by foreclosure		$37,433 68
Assessed value of the same		52,944 44
Amount of income received from the same		3,920 00
Amount of municipal tax on real estate		953 10
Whole amount of interest or profits received or earned		$57,636 60
Rate and amount of each semi-annual dividend for previous year	2 per cent	21,581 52
	2¼ per cent	23,342 48
Times for the dividends fixed by the by-laws: second Monday of June and December.		
The total amount of loans, with each specified rate of interest: $85,000, 4 per cent; $20,000, 4½ per cent; $133,000, 5 per cent; $555,890.36, 6 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each	65	
Aggregate amount of the same		84,750 00
Amount of investments from which no income is received		158,660 36
Number of open accounts	4,526	
Number and amount of deposits received for previous year,	9,426	152,684 46
Number and amount of deposits of and exceeding $200 at any one time for the previous year	105	61,120 49
Number and amount of withdrawals	2,285	181,523 21
Number of accounts opened the previous year	383	
Number of accounts closed the previous year	589	
Amount of expenses of the corporation during previous year		3,580 43
Amount of treasurer's bond		20,000 00
Date of examination by commissioner: Feb. 27.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s, 1899, currency	$100,000	$129,000 00	$100,000 00

* Taken to secure indebtedness.

Bank Stock.

	Par Value.	Estimated Market Value.	Amount Invested.
Atlantic Nat'l Bank, Boston	$1,300	$1,950 00	$1,300 00
Atlas Nat'l Bank, Boston	3,000	3,630 00	3,000 00
Blackstone Nat'l Bank, Boston	12,000	12,900 00	12,000 00
Boston Nat'l Bank, Boston	3,200	3,472 00	3,200 00
Broadway Nat'l Bank, Boston	5,500	5,072 75	5,500 00
Eliot Nat'l Bank, Boston	1,500	1,683 75	1,500 00
First Nat'l Bank, Boston	5,000	10,000 00	5,000 00
Howard Nat'l Bank, Boston	13,300	15,511 25	13,300 00
Maverick Nat'l Bank, Boston	2,200	4,400 00	2,200 00
Monument Nat'l Bank, Boston	8,500	14,875 00	8,500 00
City Nat'l Bank, Boston	10,000	11,775 00	10,000 00
Nat'l Bank of Commerce, Boston	700	829 50	700 00
Exchange Nat'l Bank, Boston	4,000	5,600 00	4,000 00
Hide and Leather Nat'l B'k, Boston,	7,500	8,700 00	7,500 00
Nat'l B'k of North America, Boston,	8,400	9,303 00	8,400 00
Revere Nat'l Bank, Boston	7,500	9,075 00	7,500 00
Shawmut Nat'l Bank, Boston	6,700	7,956 25	6,700 00
Webster Nat'l Bank, Boston	3,000	3,202 50	3,000 00
First Nat'l Bank, Chelsea	30,000	36,000 00	30,000 00
First Nat'l Bank, Malden	10,000	12,000 00	10,000 00
First Nat'l Bank, Oxford	2,000	2,300 00	2,000 00
Metacomet Nat'l Bank, Fall River	9,400	11,280 00	9,400 00
Union Nat'l Bank, Fall River	5,000	5,600 00	5,000 00
Second Nat'l Bank, Fall River	41,200	45,320 00	35,700 00
	$200,900	$242,436 00	$195,400 00

Railroad Bonds.

Rutland Railroad equipment bonds	$100,000	$65,000 00	$45,000 00

FALL RIVER SAVINGS BANK — FALL RIVER.

Incorporated 1828. Number of corporators, 121.

JOB B. FRENCH, *President.* *Treasurer*, C. A. BASSETT.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$4,285,870 87	Public funds	$660,000 00
Earnings, undivided	44,509 85	Bank stock	633,900 00
Guaranty fund	57,000 00	Real estate	50,000 00
Suspense account	21,189 23	Real estate by foreclosure	29,397 16
		Loans on real estate	1,483,665 01
		Loans on personal security	1,249,667 28
		Deposit in banks on interest,	168,480 70
		Expense account	725 38
		Tax account	1,100 70
		Stocks and bonds *	126,600 00
		Cash on hand	5,033 72
	$4,408,569 95		$4,408,569 95

Cash on Deposit in Banks:—

National Bank of North America, Boston	$45,000 00
National Bank of Redemption, Boston	52,780 70
First National Bank, Boston	40,000 00
Massasoit National Bank, Fall River	15,700 00
Metacomet National Bank, Fall River	15,000 00

Invested in real estate (for banking purposes)		$50,000 00
Estimated value of the same		45,400 00
Amount of real estate held by foreclosure		29,397 16
Assessed value of the same		27,750 00
Amount of income received from the same		632 49
Amount of municipal tax on real estate		1,551 60
Whole amount of interest or profits received or earned		$260,005 09
Rate and amount of each semi-annual dividend for previous year	2½ per cent	104,224 30
	2¼ per cent	95,824 91
Times for the dividends fixed by the by-laws: first Monday of April and October.		
The total amount of loans, with each specified rate of interest: $220,000, 4½ per cent; $413,700, 5 per cent; $37,900, 5½ per cent; $2,061,732.29, 6 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each	268	
Aggregate amount of the same		356,125 73
Amount of investments from which no income is received		149,633 60
Number of open accounts	9,815	
Number and amount of deposits received for previous year,	2,428	385,072 04
Number and amount of deposits of and exceeding $300 at any one time for the previous year	429	243,223 00
Number and amount of withdrawals	8,554	1,094,416 19
Number of accounts opened the previous year	858	
Number of accounts closed the previous year	1,980	

* Taken to secure indebtedness.

Amount of expenses of the corporation during previous year . . $11,450 93
Amount of treasurer's bond 25,000 00
Date of examination by commissioner: March 30.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s, registered . .	$300,000	$331,500 00	$300,000 00
" " 5s, " . .	50,000	50,937 50	50,000 00
" " 4s, " . .	250,000	273,437 50	250,000 00
City bonds: —			
City of Fall River 6s, coupon . .	60,000	60,000 00	60,000 00
	$660,000	$715,875 00	$660,000 00

Bank Stock.

Fall River Nat'l Bank, Fall River .	$66,300	$83,538 00	$66,300 00
Metacomet Nat'l Bank, Fall River .	86,200	105,440 00	86,200 00
Massasoit Nat'l Bank, Fall River .	42,200	63,300 00	42,200 00
Second Nat'l Bank, Fall River .	15,000	16,500 00	15,000 00
Union Nat'l Bank, Fall River . .	18,000	20,160 00	18,000 00
First Nat'l Bank, New Bedford .	50,000	60,000 00	50,000 00
Merchants' Nat'l B'k, New Bedford,	22,000	33,000 00	22,000 00
Nat'l B'k of Commerce, New Bedford,	42,000	48,300 00	42,000 00
Eliot Nat'l Bank, Boston . .	15,000	16,800 00	15,000 00
Faneuil Hall Nat'l Bank, Boston .	40,000	49,800 00	40,000 00
First Nat'l Bank, Boston . .	33,000	65,670 00	33,000 00
Howard Nat'l Bank, Boston . .	30,000	34,875 00	30,000 00
Merchants' Nat'l Bank, Boston .	16,000	22,240 00	16,000 00
Nat'l Bank of Commerce, Boston .	20,000	23,650 00	20,000 00
Nat'l B'k of North America, Boston,	40,000	44,200 00	40,000 00
Hide and Leather Nat'l B'k, Boston,	25,000	29,000 00	25,000 00
Revere Nat'l Bank, Boston . .	30,000	36,300 00	30,000 00
Second Nat'l Bank, Boston . .	23,200	34,568 00	23,200 00
Washington Nat'l Bank, Boston .	20,000	27,000 00	20,000 00
	$633,900	$814,341 00	$633,900 00

FITCHBURG SAVINGS BANK — FITCHBURG.

Incorporated Feb. 12, 1846. Number of corporators, 61.

THORNTON K. WARE, *President.* *Treasurer*, CHARLES J. BILLINGS.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$1,830,908 54	Public funds	$133,222 50
Earnings, undivided	32,412 57	Loans on public funds	2,000 00
Guaranty fund	33,800 00	Bank stock	204,210 00
Rent account	4,356 32	Loans on bank stock	5,000 00
		Railroad bonds	2,700 00
		Real estate	150,000 00
		Real estate by foreclosure	60,000 00
		Loans on real estate	812,506 00
		Loans on personal security	418,740 00
		Deposit in banks on interest,	106,564 55
		Expense account	329 47
		Cash on hand	6,204 91
	$1,901,477 43		$1,901,477 43

Loans on Public Funds, amount on each: —

On $2,000 United States bonds, 1881	$2,000 00

Loans on Bank Stock, amount on each: —

On 50 shares Fitchburg National Bank, Fitchburg	$5,000 00

Cash on Deposit in Banks: —

Fitchburg National Bank, Fitchburg	$60,000 00
Shawmut National Bank, Boston	36,564 55
First National Bank, Clinton	10,000 00

Invested in real estate (for banking purposes)		$150,000 00
Estimated value of the same		150,000 00
Amount of real estate held by foreclosure		60,000 00
Assessed value of the same		50,750 00
Amount of income received from the same		3,637 60
Amount of municipal tax on real estate		2,846 80
Whole amount of interest or profits received		$104,786 92
Rate and amount of each semi-annual dividend for previous year	2 per cent	35,371 73
	2 per cent	35,286 60

Times for the dividends fixed by the by-laws: Jan. 1 and July 1.

The total amount of loans, with each specified rate of interest: $96,564.55, 3 per cent; $108,500, 4 per cent; $25,000, 4½ per cent; $88,000, 5 per cent; $792,650, 6 per cent; $133,383, 6½ per cent; $95,457, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	285	
Aggregate amount of the same		372,207 00
Amount of investments from which no income is received		35,400 00

Number of open accounts	5,134	
Number and amount of deposits received for previous year,	1,984	$280,724 52
Number and amount of deposits of and exceeding $300 at any one time for the previous year	210	124,448 53
Number and amount of withdrawals	2,077	248,182 18
Number of accounts opened the previous year	627	
Number of accounts closed the previous year	514	
Amount of expenses of the corporation during previous year		4,276 14
Amount of treasurer's bond		25,000 00

Date of examination by commissioner: May 11.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds	$61,000	$66,300 00	$61,000 00
City and town bonds: —			
City of Fitchburg	50,000	58,000 00	46,625 00
of Norwich, Conn.	17,000	21,590 00	17,935 00
of Portland, Me.	5,000	5,700 00	4,662 50
Town of Tolland	2,000	2,160 00	2,000 00
of Sandisfield	1,000	1,080 00	1,000 00
	$136,000	$154,830 00	$133,222 50

Bank Stock.

Fitchburg Nat'l Bank, Fitchburg	$13,500	$20,250 00	$14,000 00
Rollstone Nat'l Bank, Fitchburg	11,300	18,108 25	12,210 00
Safety Fund Nat'l Bank, Fitchburg,	17,000	18,700 00	18,050 00
Crocker Nat'l Bank, Turner's Falls	20,000	22,000 00	20,000 00
First Nat'l Bank, Leominster	20,000	21,000 00	22,550 00
Townsend Nat'l Bank, Townsend	500	600 00	500 00
City Nat'l Bank, Worcester	10,000	10,700 00	10,000 00
Quinsigamond Nat'l B'k, Worcester,	3,000	3,300 00	3,000 00
Merchants' Nat'l Bank, Boston	20,000	28,000 00	20,000 00
Howard Nat'l Bank, Boston	15,000	17,400 00	15,000 00
Boston Nat'l Bank, Boston	13,300	14,364 00	13,300 00
North Nat'l Bank, Boston	11,600	14,964 00	11,600 00
Revere Nat'l Bank, Boston	15,000	16,500 00	15,000 00
Nat'l B'k of North America, Boston,	6,600	7,276 50	6,600 00
Nat'l B'k of Commerce, New Bedford,	10,000	12,000 00	12,400 00
Citizens' Nat'l Bank, New Bedford	10,000	10,700 00	10,000 00
	$196,800	$235,862 75	$204,210 00

Railroad Bonds.

Agricultural Branch Railroad	$3,000	$3,060 00	$2,700 00

FLORENCE SAVINGS BANK — FLORENCE.

Incorporated 1873. Number of corporators, 39.

A. T. Lilly, *President.* *Treasurer*, M. W. Bond.

Statement.

Liabilities.		Assets.	
Deposits	$107,616 01	Real estate by foreclosure	$1,587 91
Earnings, undivided	1,433 49	Loans on real estate	51,682 25
Guaranty fund	1,021 48	Loans on personal security	51,352 30
		Deposit in banks on interest,	4,720 65
		Expense account	39 94
		Cash on hand	687 93
	$110,070 98		$110,070 98

Cash on Deposit in Bank:—

Hampshire County National Bank, Northampton	$4,720 65
Amount of real estate held by foreclosure	$1,587 91
Assessed value of the same	2,600 00
Amount of income received from the same	85 32
Amount of municipal tax on real estate	13 05
Whole amount of interest or profits received or earned	$6,359 60
Rate and amount of each semi-annual dividend for previous year: 2½ per cent.	2,247 48
2½ per cent.	2,439 67
Times for the dividends fixed by the by-laws: second Tuesday of April and October.	
Average annual per cent of dividends for the term ending at time of and including last extra dividend: 6½ per cent.	
The total amount of loans, with each specified rate of interest: $15,000, 5 per cent; $27,000, 6 per cent; $800, 6½ per cent; $60,234.55, 7 per cent.	
Number of outstanding loans which are of an amount not exceeding $3,000 each: 84	
Aggregate amount of the same	59,034 39
Number of open accounts: 666	
Number and amount of deposits received for previous year: 828	36,817 58
Number and amount of deposits of and exceeding $300 at any one time for the previous year: 16	7,979 97
Number and amount of withdrawals: 386	25,236 00
Number of accounts opened the previous year: 131	
Number of accounts closed the previous year: 53	
Amount of expenses of the corporation during previous year	680 38
Amount of treasurer's bond	10,000 00

Date of examination by commissioner: Nov. 15.

FOXBOROUGH SAVINGS BANK* — FOXBOROUGH.

Incorporated April, 1855. Number of corporators, 60.

CHARLES W. HODGES, *President.* *Treasurer*, ELI PHELPS.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$135,168 79	Public funds	$4,000 00
Earnings, undivided	1,995 29	Bank stock	10,500 00
Guaranty fund	1,800 00	Real estate by foreclosure	32,600 00
Taxes, etc.	890 88	Loans on real estate	74,570 00
		Loans on personal security	5,679 29
		Loans on bank books	1,100 00
		Deposit in banks on interest,	7,439 09
		Overdue interest	336 73
		Accrued interest	1,864 97
		Rent account	460 00
		Cash on hand	1,304 88
	$139,854 96		$139,854 96

Loans on Bank Books		$1,100 00
Cash on Deposit in Bank: —		
Merchandise National Bank, Boston		$7,439 09
Amount of real estate held by foreclosure		$32,600 00
Assessed value of the same		34,665 00
Amount of income received from the same		2,752 00
Amount of municipal tax on real estate		569 36
Whole amount of interest or profits received or earned		$7,821 77
Times for the dividends fixed by the by-laws: first Wednesday of May and November.		
Average annual per cent of dividends for the term ending at time of and including last extra dividend: 6½ per cent.		
The total amount of loans, with each specified rate of interest: $57,546.14, 6 per cent; $2,000, 6½ per cent; $18,603.15, 7 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each	118	
Aggregate amount of the same		70,649 29
Amount of investments from which no income is received		3,800 00
Number of open accounts	839	
Number and amount of deposits received for previous year	1	100 00
Number and amount of withdrawals	511	20,122 70
Number of accounts opened the previous year	1	
Amount of expenses of the corporation during previous year		499 62
Amount of treasurer's bond		13,000 00
Date of examination by commissioner: April 19.		

* An order regulating the payments of deposits for one year, limiting them to an amount not exceeding ten per cent each six months, was issued April 30, 1878, and extended for one year, April 30, 1879, to pay ten per cent of remainder of deposits each six months. This order was so modified April 30, 1880, that from this date until March 21, 1881, the bank was restricted from making any payments to depositors, except those due under the previous orders.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City bonds:—			
City of Boston 5s, 1883 . . .	$4,000	$4,120 00	$4,000 00

BANK STOCK.

Wrentham Nat'l Bank, Wrentham .	$700	$800 00	$700 00
Hide and Leather Nat'l B'k, Boston,	1,500	1,730 00	1,500 00
Faneuil Hall Nat'l Bank, Boston .	800	996 00	800 00
Boylston Nat'l Bank, Boston . .	1,500	1,695 00	1,500 00
Merchandise Nat'l Bank, Boston .	5,000	5,350 00	5,000 00
Webster Nat'l Bank, Boston . .	1,000	1,070 00	1,000 00
	$10,500	$11,641 00	$10,500 00

FRAMINGHAM SAVINGS BANK — FRAMINGHAM.

Incorporated March, 1846. Number of corporators, 42.

LUTHER F. FULLER, *President.* *Treasurer*, COLMAN S. ADAMS.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$1,124,641 27	Public funds	$123,500 00
Earnings, undivided	51,348 70	Bank stock	164,700 00
Guaranty fund	13,400 00	Loans on bank stock	16,793 49
		Railroad bonds	20,000 00
		Real estate by foreclosure	12,900 00
		Loans on real estate	697,905 43
		Loans on personal security	100,135 08
		Expense account	3,260 23
		Safe, vault, etc.	2,000 00
		Premiums	4,500 00
		Cash on hand	43,695 74
	$1,189,389 97		$1,189,389 97

Loans on Bank Stock, amount on each: —

On 100 shares Boston National Bank and 100 shares National Bank of Redemption	$15,000 00
On 22 shares Framingham National Bank	1,693 49
On 1 share Waltham National Bank	100 00

Cash on Deposit in Banks: —

Framingham National Bank	$26,313 87
South Framingham National Bank	13,660 98

Amount of real estate held by foreclosure	$12,900 00
Assessed value of the same	14,300 00
Amount of income received from the same	879 18
Amount of municipal tax on real estate	252 09

Whole amount of interest or profits received or earned		$73,548 61
Rate and amount of each semi-annual dividend for previous year	2½ per cent	25,688 88
	2½ per cent	25,910 21

Times for the dividends fixed by the by-laws: first Saturday in May and November.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: 5 per cent.

The total amount of loans, with each specified rate of interest: $15,000, 4 per cent; $57,300, 6 per cent; $742,534, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	489	
Aggregate amount of the same		571,208 00
Amount of investments from which no income is received		1,600 00
Number of open accounts	4,318	
Number and amount of deposits received for previous year,	1,745	184,307 95
Number and amount of deposits of and exceeding $300 at any one time for the previous year	291	102,734 00
Number and amount of withdrawals	1,294	161,829 06

Number of accounts opened the previous year 489
Number of accounts closed the previous year 201
Amount of expenses of the corporation during previous year . . $3,500 00
Amount of treasurer's bond 20,000 00
Date of examination by commissioner: June 14.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds . . .	$39,500	$41,100 00	$39,500 00
State bonds:—			
State of Maine	20,000	20,800 00	20,000 00
of Massachusetts . . .	5,000	5,400 00	5,000 00
City bonds:—			
City of Worcester	25,000	27,500 00	25,000 00
of Lewiston, Me. . . .	9,000	9,800 00	9,000 00
of Providence, R.I. . . .	5,000	5,400 00	5,000 00
of Boston	20,000	20,800 00	20,000 00
	$123,500	$130,800 00	$123,500 00

BANK STOCK.

Atlas Nat'l Bank, Boston . .	$600	$750 00	$600 00
Boston Nat'l Bank, Boston . .	3,300	3,700 00	3,300 00
Blackstone Nat'l Bank, Boston .	1,900	2,100 00	1,900 00
Nat'l Bank of Commerce, Boston .	11,800	14,200 00	11,800 00
Central Nat'l Bank, Boston . .	10,000	11,000 00	10,000 00
Continental Nat'l Bank, Boston .	10,000	11,000 00	10,000 00
Eliot Nat'l Bank, Boston . . .	15,500	18,400 00	15,500 00
Framingham Nat'l B'k, Framingham,	2,000	3,000 00	2,000 00
First Nat'l Bank, Boston . . .	16,500	33,000 00	16,500 00
Globe Nat'l Bank, Boston . .	1,500	1,650 00	1,500 00
Hide and Leather Nat'l B'k, Boston,	18,000	20,200 00	18,000 00
Nat'l B'k of North America, Boston,	1,000	1,150 00	1,000 00
Market Nat'l Bank, Boston . .	3,000	3,200 00	3,000 00
Mount Vernon Nat'l Bank, Boston .	8,500	9,400 00	8,500 00
Nat'l Bank of the Republic, Boston .	9,000	11,500 00	9,000 00
Shoe and Leather Nat'l B'k, Boston,	5,000	5,800 00	5,000 00
Second Nat'l Bank, Boston . .	3,000	4,500 00	3,000 00
Traders' Nat'l Bank, Boston . .	11,000	11,300 00	11,000 00
Webster Nat'l Bank, Boston . .	6,500	7,100 00	6,500 00
S. Framingham N'l B'k, S. Framing'm,	10,000	10,100 00	10,000 00
Howard Nat'l Bank, Boston . .	13,600	16,000 00	13,600 00
Freeman's Nat'l Bank, Boston .	3,000	3,500 00	3,000 00
	$164,700	$202,550 00	$164,700 00

RAILROAD BONDS.

Salem and Lowell Railroad . .	$20,000	$22,400 00	$20,000 00

FRANKLIN SAVINGS BANK — BOSTON.

Incorporated March, 1861. Number of corporators, 78.

OSMYN BREWSTER, *President.* *Treasurer*, HENRY WHITTEMORE.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$2,902,864 98	Public funds	$255,021 87
Earnings, undivided	142,615 40	Loans on public funds	10,000 00
Guaranty fund	28,789 97	Bank stock	79,617 83
		Real estate by foreclosure	417,504 27
		Loans on real estate	1,654,273 73
		Loans on personal security	319,000 00
		Loans to counties, cities, or towns	277,930 00
		Deposit in banks on interest,	55,029 43
		Expense account	3,509 79
		Cash on hand	2,383 43
	$3,074,270 35		$3,074,270 35

Loans on Public Funds, amount on each: —

On $10,000 United States 4s	$10,000 00

Cash on Deposit in Banks: —

Continental National Bank, Boston	$26,957 28
Revere National Bank, Boston	28,072 15
Amount of real estate held by foreclosure	$417,504 27
Assessed value of the same	387,675 00
Amount of municipal tax on real estate	6,788 63
Whole amount of interest or profits received or earned	$137,761 21
Rate and amount of each semi-annual dividend for previous year: 2 per cent	53,640 57
2 per cent	54,259 88

Times for the dividends fixed by the by-laws: February and August.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: $5\frac{5}{6}$ per cent.

The total amount of loans, with each specified rate of interest: $100,000, $2\frac{1}{2}$ per cent; $100,000, 3 per cent; $20,000, $3\frac{1}{2}$ per cent; $89,000, 4 per cent; $134,500, 5 per cent; $50,000, $5\frac{1}{2}$ per cent; $1,073,323.73, 6 per cent; $142,700, $6\frac{1}{2}$ per cent; $151,850, 7 per cent; $6,500, $7\frac{3}{10}$ per cent; $109,400, $7\frac{1}{2}$ per cent; $6,000, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	67	
Aggregate amount of the same		137,100 00
Amount of investments from which no income is received		52,804 15
Number of open accounts	7,637	
Number and amount of deposits received for previous year,	4,203	592,595 26
Number and amount of deposits of and exceeding $300 at any one time for the previous year	492	281,328 42

Number and amount of withdrawals	4,853	$464,937 16
Number of accounts opened the previous year	1,137	
Number of accounts closed the previous year	984	
Amount of expenses of the corporation during previous year		12,816 03
Amount of treasurer's bond		10,000 00

Date of examination by commissioner: March 24.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s	$20,000	$21,875 00	$18,193 75
" " 4½s	225,000	248,625 00	236,828 12
	$245,000	$270,500 00	$255,021 87

Bank Stock.

Continental Nat'l Bank, Boston	$23,500	$26,555 00	$22,237 75
Revere Nat'l Bank, Boston	19,900	24,079 00	20,114 38
Webster Nat'l Bank, Boston	3,100	3,309 25	2,905 75
New England Nat'l Bank, Boston	4,000	5,800 00	4,170 00
Atlas Nat'l Bank, Boston	5,500	6,792 50	5,520 00
Second Nat'l Bank, Boston	5,500	8,195 00	5,602 95
North Nat'l Bank, Boston	14,600	18,834 00	14,067 00
Third Nat'l Bank, Springfield	5,000	8,000 00	5,000 00
	$81,100	$101,564 75	$79,617 83

FRANKLIN SAVINGS INSTITUTION — GREENFIELD.

Incorporated 1834. Number of corporators, 19.

SAMUEL O. LAMB, *President.* *Treasurer*, WILLIAM H. ALLEN.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$2,757,827 77	Public funds	$1,218,900 00
Earnings, undivided	30,153 87	Bank stock	63,400 00
Guaranty fund	21,000 00	Loans on bank stock	43,403 92
		Railroad bonds	182,500 00
		Real estate by foreclosure	16,116 87
		Loans on real estate	675,999 28
		Loans on personal security	42,648 12
		Loans to counties, cities, or towns	216,737 77
		Deposit in banks on interest,	330,291 27
		Expense account	1,154 47
		Premium account	15,000 00
		Unpaid interest	693 87
		Cash on hand	2,136 07
	$2,808,981 64		$2,808,981 64

Loans on Bank Stock, amount on each: —

On 37 shares First National Bank, Northampton	$3,000 00
On 10 shares City National Bank, Worcester	800 00
On 10 shares Crocker National Bank, Turner's Falls	1,000 00
On 8 shares First National Bank, Greenfield	1,225 00
On 10 shares Franklin County National Bank, Greenfield	200 00
On 5 shares Shelburne Falls National Bank	500 00
On 17 shares First National Bank, Greenfield	2,000 00
On 25 shares First National Bank, Northampton	2,500 00
On 6 shares First National Bank, Greenfield	200 00
On 5 shares Crocker National Bank, Turner's Falls	375 00
On 10 shares Packard National Bank, Greenfield	700 00
On 70 shares Railroad National Bank, Lowell	7,000 00
On 50 shares Railroad National Bank, Lowell, and 50 shares National Bank of Redemption, Boston	10,000 00
On 54 shares Franklin County National Bank, Greenfield	5,400 00
On 27 shares Packard National Bank, Greenfield	2,153 92
On 9 shares Shelburne Falls National Bank	350 00
On 7 shares First National Bank, Greenfield	700 00
On 21 shares City National Bank, Worcester, and 28 shares Ware National Bank, Ware	4,900 00
On 4 shares Franklin County National Bank, Greenfield	300 00
On 1 share Shelburne Falls National Bank	100 00

Cash on Deposit in Banks: —

First National Bank, Greenfield	$62,463 37
Hide and Leather National Bank, Boston	194,827 90
Packard National Bank, Greenfield	18,000 00
Franklin County National Bank, Greenfield	25,000 00

Conway National Bank, Conway	$15,000 00
City National Bank, Springfield	15,000 00
Amount of real estate held by foreclosure	$16,116 87
Assessed value of the same	14,765 00
Amount of income received from the same	1,219 48
Amount of municipal tax on real estate	86 78
Whole amount of interest or profits received or earned	$159,025 50
Rate and amount of each semi-annual dividend for previous year: 2 per cent	53,961 39
2 per cent	53,684 00

Times for the dividends fixed by the by-laws: Jan. 1 and July 1.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: 7 per cent.

The total amount of loans, with each specified rate of interest: $17,000, 4 per cent; $222,137.77, 5 per cent; $739,651.32, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	557	
Aggregate amount of the same		480,202 10
Amount of investments from which no income is received		917 34
Number of open accounts	6,800	
Number and amount of deposits received for previous year,	3,053	276,351 55
Number and amount of deposits of and exceeding $300 at any one time for the previous year	265	150,712 35
Number and amount of withdrawals	3,134	370,585 44
Number of accounts opened the previous year	770	
Number of accounts closed the previous year	691	
Amount of expenses of the corporation during previous year		4,698 68
Amount of treasurer's bond		50,000 00

Date of examination by commissioner: Sept. 7.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds	$250,000	$263,687 00	$250,000 00
City and town bonds: —			
Town of Stockbridge	6,000	6,270 00	6,000 00
City of Holyoke	95,000	105,612 00	95,000 00
Town of Hyde Park	40,000	41,725 00	40,000 00
City of Boston	40,000	49,775 00	40,000 00
of Springfield	49,000	60,921 00	49,000 00
Town of Amherst	50,000	59,666 00	50,000 00
City of Cambridge	75,000	85,220 00	75,000 00
of Somerville	35,000	38,165 00	35,000 00
of Portland, Me.	5,000	5,625 00	5,000 00
Town of Brookline	101,400	121,712 00	101,400 00
of Greenfield	12,500	13,229 00	12,500 00
City of Lynn	10,000	12,100 00	10,000 00
Town of Malden	60,000	71,600 00	60,000 00

PUBLIC FUNDS — *Concluded.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Fitchburg	$13,000	$15,340 00	$13,000 00
Town of Everett	25,000	29,500 00	25,000 00
City of Lowell	46,000	53,360 00	46,000 00
of Fall River	20,000	24,415 00	20,000 00
of Lawrence	30,000	37,100 00	30,000 00
Town of Adams	25,000	29,750 00	25,000 00
City of Nashua, N.H.	75,000	93,000 00	75,000 00
of Worcester	18,000	20,055 00	18,000 00
of Providence, R.I.	100,000	127,000 00	100,000 00
Town of Gill	10,000	10,667 00	10,000 00
of Brockton	28,000	31,210 00	28,000 00
	$1,218,900	$1,406,704 00	$1,218,900 00

BANK STOCK.

First Nat'l Bank, Greenfield	$9,800	$17,640 00	$9,800 00
First Nat'l Bank, Northampton	4,900	6,125 00	4,900 00
Nat'l Bank of Commerce, Boston	15,300	18,054 00	15,300 00
Faneuil Hall Nat'l Bank, Boston	500	620 00	500 00
Nat'l B'k of North America, Boston,	8,700	9,570 00	8,700 00
Revere Nat'l Bank, Boston	12,500	15,125 00	12,500 00
Traders' Nat'l Bank, Boston	1,500	1,545 00	1,500 00
Webster Nat'l Bank, Boston	10,200	10,914 00	10,200 00
	$63,400	$79,593 00	$63,400 00

RAILROAD BONDS.

Vermont and Massachusetts R.R.	$50,000	$63,666 00	$50,000 00
Boston and Albany Railroad	25,000	31,687 00	25,000 00
Connecticut River Railroad	50,000	50,000 00	50,000 00
Eastern Railroad	57,500	57,500 00	57,500 00
	$182,500	$202,853 00	$182,500 00

GARDNER SAVINGS BANK — GARDNER.

Incorporated 1868. Number of corporators, 81.

FRANCIS RICHARDSON, *President.* *Treasurer*, JOHN D. EDGELL.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$633,691 17	Public funds	$18,350 00
Earnings, undivided	6,699 29	Bank stock	103,390 13
Guaranty fund	8,292 18	Loans on bank stock	26,200 00
Interest	2,364 02	Railroad bonds	24,600 00
		Real estate by foreclosure	2,955 96
		Loans on real estate	279,475 04
		Loans on personal security	59,164 17
		Loans to counties, cities, or towns	86,020 00
		Deposit in banks on interest,	45,000 00
		Expense account	119 80
		Loans on bank books	2,383 46
		Cash on hand	3,388 10
	$651,046 66		$651,046 66

Loans on Bank Stock, amount on each: —

On 236 shares First National Bank, Gardner	$22,200 00
On 40 shares First National Bank, Winchendon	4,000 00

Cash on Deposit in Banks: —

First National Bank, Gardner	$3,388 10
Maverick National Bank, Boston	15,000 00
Pacific National Bank, Boston	15,000 00
National Bank of the Commonwealth, Boston	15,000 00

Amount of real estate held by foreclosure		$2,955 96
Assessed value of the same		2,500 00
Amount of income received from the same		160 00
Amount of municipal tax on real estate		39 00
Whole amount of interest or profits received or earned		$33,744 10
Rate and amount of each semi-annual dividend for previous year	2 per cent	11,329 04
	2 per cent	11,827 63

Times for the dividends fixed by the by-laws: Jan. 1 and July 1.

The total amount of loans, with each specified rate of interest: $78,020, 5 per cent; $375,222.67, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 dollars each	398	
Aggregate amount of the same		330,572 67
Amount of investments from which no income is received		600 00
Number of open accounts	2,089	
Number and amount of deposits received for previous year,	5,107	126,894 64
Number and amount of deposits of and exceeding $300 at any one time for the previous year	86	44,278 37
Number and amount of withdrawals	770	83,163 73
Number of accounts opened the previous year	313	
Number of accounts closed the previous year	180	

Amount of expenses of the corporation during previous year . . $966 22
Amount of treasurer's bond 20,000 00
Date of examination by commissioner: July 22.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s, 1881, registered .	$15,600	$16,224 00	$15,600 00
" " 4s, 1907, " .	1,000	1,090 00	1,000 00
" " 4½s, 1891, " .	750	825 00	750 00
City bonds: —			
City of Bath, Me., 6s, municipal .	1,000	1,050 00	1,000 00
	$18,350	$19,189 00	$18,350 00

BANK STOCK.

Citizens' Nat'l Bank, Worcester .	$2,000	$2,240 00	$2,480 00
Mechanics' Nat'l Bank, Worcester .	5,000	5,750 00	6,325 00
State Nat'l Bank, Boston . .	5,000	6,100 00	5,612 50
Eagle Nat'l Bank, Boston . .	1,100	1,254 00	1,284 25
Hide and Leather Nat'l Bank, Boston,	5,000	5,800 00	5,330 00
Exchange Nat'l Bank, Boston . .	1,600	2,256 00	2,101 50
Nat'l Bank of the Republic, Boston,	5,000	6,100 00	6,215 00
Nat'l B'k of Commonwealth, Boston,	5,000	5,606 25	5,606 25
New England Nat'l Bank, Boston .	500	710 00	698 75
Mechanics' Nat'l Bank, Boston .	1,500	1,680 00	1,953 75
Metropolitan Nat'l Bank, Boston .	400	440 00	422 50
Central Nat'l Bank, Boston . .	1,000	1,091 25	985 00
Merchants' Nat'l Bank, Boston .	2,000	2,812 00	2,672 00
Blackstone Nat'l Bank, Boston .	5,000	5,368 75	5,369 00
Howard Nat'l Bank, Boston . .	2,500	2,906 25	2,543 75
Boston Nat'l Bank, Boston . .	12,500	13,625 00	12,678 75
Continental Nat'l Bank, Boston .	1,500	1,695 00	1,578 75
Everett Nat'l Bank, Boston . .	500	545 00	546 25
Eliot Nat'l Bank, Boston. . .	5,000	5,700 00	5,665 63
Merchandise Nat'l Bank, Boston .	5,000	5,250 00	5,231 25
Shoe and Leather Nat'l B'k, Boston,	2,500	2,806 25	2,806 25
Orange Nat'l Bank, Orange . .	10,000	10,700 00	10,000 00
Crocker Nat'l Bank, Turner's Falls,	10,000	10,500 00	10,000 00
First Nat'l Bank, Gardner . .	4,500	5,625 00	5,284 00
	$94,100	$106,560 75	$103,390 13

RAILROAD BONDS.

Boston and Albany Railroad 7s .	$8,000	$10,000 00	$8,000 00
Boston and Maine Railroad 7s. .	5,000	6,237 50	5,000 00
Boston and Lowell Railroad 5s .	10,000	10,100 00	10,000 00
Vermont and Massachusetts R.R. 6s,	1,600	1,696 00	1,600 00
	$24,600	$28,033 50	$24,600 00

GEORGETOWN SAVINGS BANK — GEORGETOWN.

Incorporated 1868. Number of corporators, 64.

JEREMIAH P. JONES, *President.* *Treasurer*, ORLANDO B. TENNEY.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$177,490 02	Public funds	$18,692 50
Earnings, undivided	2,192 52	Loans on public funds	100 00
Guaranty fund	1,833 00	Bank stock	18,038 00
		Real estate by foreclosure	6,780 00
		Loans on real estate	118,668 08
		Loans on personal security	12,890 00
		Interest due	1,481 96
		Cash on hand	4,865 00
	$181,515 54		$181,515 5

Loans on Public Funds, amount on each: —

On $500 United States 6s	$100 00

Cash on Deposit in Bank: —

Georgetown National Bank	$4,754 99

Amount of real estate held by foreclosure		$6,780 00
Assessed value of the same		7,300 00
Amount of income received from the same		748 00
Amount of municipal tax on real estate		98 17
Whole amount of interest or profits received or earned		$16,708 09
Rate and amount of each semi-annual dividend for previous year	2½ per cent	3,848 25
	2 per cent	3,272 55
Times for the dividends fixed by the by-laws: third Wednesday in April and October.		
The total amount of loans, with each specified rate of interest: $17,700, 6 per cent; $7,900, 6½ per cent; $93,068.08, 7 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each	194	
Aggregate amount of the same		117,258 08
Amount of investments from which no income is received		450 00
Number of open accounts	637	
Number and amount of deposits received for previous year	338	33,012 14
Number and amount of deposits of and exceeding $300 at any one time for the previous year	35	16,554 89
Number and amount of withdrawals	281	21,516 48
Number of accounts opened the previous year	92	
Number of accounts closed the previous year	45	
Amount of expenses of the corporation during previous year		296 76
Amount of treasurer's bond		10,000 00
Date of examination by commissioner: Oct. 19.		

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City bonds:—			
City of Bath, Me., 6s	$3,500	$3,570 00	$3,572 50
of Bangor, Me., 6s	2,000	2,160 00	2,110 00
of Bangor, Me., 7s	2,000	2,300 00	2,292 50
of Rockland, Me., 6s	3,000	3,060 00	3,030 00
of Portland, Me., 6s	1,500	1,650 00	1,595 00
of Belfast, Me., 6s	6,000	6,240 00	6,092 50
	$18,000	$18,980 00	$18,692 50

Bank Stock.

Columbian Nat'l Bank, Boston	$1,300 00	$1,846 00	$1,703 00
Market Nat'l Bank, Boston	1,000 00	1,100 00	1,130 00
Manufacturers' Nat'l Bank, Boston	3,000 00	3,075 00	3,465 00
State Nat'l Bank, Boston	3,000 00	3,600 00	3,290 00
Georgetown Nat'l B'k, Georgetown	8,000 00	8,000 00	8,000 00
Eleventh Ward Nat'l Bank, Boston	1,667 67	450 00	450 00
	$17,967 67	$18,071 00	$18,038 00

GRAFTON SAVINGS BANK — GRAFTON.

Incorporated March 13, 1869. Number of corporators, 50.

GEORGE K. NICHOLS, *President.* *Treasurer*, HENRY F. WING.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$140,025 73	Public funds	$20,915 62
Earnings, undivided	7,188 28	Bank stock	38,648 49
Guaranty fund	1,600 00	Loans on real estate	52,200 00
		Loans on personal security	14,423 00
		Loans to counties, cities, or towns	20,000 00
		Cash on hand	2,626 90
	$148,814 01		$148,814 01

Cash on Deposit in Bank:—

Grafton National Bank	$2,626 90
Whole amount of interest or profits received or earned	$7,884 93
Rate and amount of each semi-annual dividend for previous year — 2 per cent	2,729 70
2 per cent	2,733 20

Times for the dividends fixed by the by-laws: January and July.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: 4 per cent.

The total amount of loans, with each specified rate of interest: $18,473, 4½ per cent; $31,150, 6 per cent; $30,600, 6½ per cent; $6,400, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	60	
Aggregate amount of the same		58,458 00
Number of open accounts	517	
Number and amount of deposits received for previous year	293	17,900 19
Number and amount of deposits of and exceeding $300 at any one time for the previous year	10	5,836 74
Number and amount of withdrawals	252	19,997 71
Number of accounts opened the previous year	59	
Number of accounts closed the previous year	45	
Amount of expenses of the corporation during previous year		100 00
Amount of treasurer's bond		10,000 00

Date of examination by commissioner: May 17.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 5s, 1881	$5,000	$5,100 00	$5,281 25
" " 4½s	15,000	16,668 75	15,634 37
	$20,000	$21,768 75	$20,915 62

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Nat'l Bank of Redemption, Boston .	$3,000	$3,967 00	$4,187 75
Revere Nat'l Bank, Boston . .	3,000	3,637 00	3,814 00
State Nat'l Bank, Boston . .	2,000	2,425 00	2,040 00
Shawmut Nat'l Bank, Boston . .	1,000	1,190 00	1,222 75
Webster Nat'l Bank, Boston . .	1,300	1,397 00	1,476 12
Howard Nat'l Bank, Boston . .	1,500	1,744 50	1,744 50
North Nat'l Bank, Boston . .	1,000	1,295 00	1,206 25
Market Nat'l Bank, Boston . .	3,800	3,952 00	4,276 00
Traders' Nat'l Bank, Boston . .	1,600	1,656 00	1,885 50
Maverick Nat'l Bank, Boston . .	1,000	2,000 00	1,237 50
Massachusetts Nat'l Bank, Boston .	500	600 00	677 12
City Nat'l Bank, Boston . . .	300	351 00	363 25
Nat'l B'k of North America, Boston,	2,800	3,164 00	3,200 25
Eliot Nat'l Bank, Boston. . .	1,000	1,125 00	1,230 00
Manufacturers' Nat'l Bank, Boston .	500	516 00	550 00
Fourth Nat'l Bank, Boston . .	500	500 00	500 00
Spencer Nat'l Bank, Spencer . .	1,000	1,050 00	1,000 00
First Nat'l Bank, Grafton . .	1,300	1,462 50	1,462 50
Grafton Nat'l Bank, Grafton . .	6,300	6,930 00	6,575 00
	$33,400	$38,962 00	$38,648 49

GREAT BARRINGTON SAVINGS BANK—GREAT BARRINGTON.

Incorporated Feb. 23, 1869. Number of corporators, 61.

R. N. Couch, *President.* *Treasurer*, Charles J. Taylor.

Statement.

Liabilities.		Assets.	
Deposits	$189,397 69	Public funds	$1,000 00
Earnings, undivided	13,886 32	Bank stock	74,508 53
Guaranty fund	2,706 55	Loans on bank stock	825 60
		Real estate by foreclosure	4,877 70
		Loans on real estate	100,700 17
		Loans on personal security	10,612 50
		Loans to counties, cities, or towns	1,000 00
		Expense account	580 53
		Cash on hand (and in bank),	11,885 53
	$205,990 56		$205,990 56

Loans on Bank Stock, amount on each:—

On 5 shares Mahaiwe National Bank, Great Barrington	$400 00
On 5 shares Mahaiwe National Bank, Great Barrington	425 60

Cash on Deposit in Bank:—

Mahaiwe National Bank, Great Barrington	$11,454 16

Amount of real estate held by foreclosure		$4,877 70
Assessed value of the same		2,300 00
Amount of income received from the same		197 39
Amount of municipal tax on real estate		30 99
Whole amount of interest or profits received or earned		$13,049 41
Rate and amount of each semi-annual dividend for previous year (July, 2 per cent)		3,688 15
Times for the dividends fixed by the by-laws: January and July.		
The total amount of loans, with each specified rate of interest: $85,998.17, 6 per cent; $27,140.10, 7 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each	105	
Aggregate amount of the same		78,011 15
Amount of investments from which no income is received		1,206 38
Number of open accounts	1,142	
Number and amount of deposits received for previous year,	1,435	31,232 48
Number and amount of deposits of and exceeding $300 at any one time for the previous year	20	10,288 55
Number and amount of withdrawals	914	89,111 40
Number of accounts opened the previous year	93	
Number of accounts closed the previous year	529	
Amount of expenses of the corporation during previous year		1,722 17
Amount of treasurer's bond		10,000 00
Date of examination by commissioner: Aug. 3.		

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s, coupon . .	$1,000	$1,100 00	$1,000 00

Bank Stock.

Mahaiwe Nat'l B'k, Gt. Barrington,	$3,800	$4,847 00	$5,445 20
Lee Nat'l Bank, Lee . . .	5,110	6,205 00	6,152 00
Pittsfield Nat'l Bank, Pittsfield .	300	405 00	405 00
First Nat'l Bank, Adams . .	1,000	1,300 00	1,280 00
Housatonic Nat'l Bank, Stockbridge,	300	450 00	450 00
Faneuil Hall Nat'l Bank, Boston .	1,000	1,250 00	1,500 00
Suffolk Nat'l Bank, Boston . .	1,300	1,560 00	1,703 00
Nat'l Bank of Redemption, Boston .	15,900	19,875 00	23,104 13
Nat'l B'k of North America, Boston,	4,200	4,746 00	4,835 25
Hamilton Nat'l Bank, Boston . .	1,900	2,090 00	2,227 75
Atlantic Nat'l Bank, Boston . .	1,000	1,480 00	1,345 00
New England Nat'l Bank, Boston .	7,600	10,450 00	11,400 00
Shoe and Leather Nat'l B'k, Boston,	6,600	7,375 00	9,248 50
Union Nat'l Bank, Boston . .	1,400	1,960 00	2,020 20
Merchants' Nat'l Bank, Boston .	2,500	3,519 00	3,392 50
	$53,910	$67,512 00	$74,508 53

GREENFIELD SAVINGS BANK — GREENFIELD.

Incorporated 1869. Number of corporators, 17.

JOHN SANDERSON, *President.* *Treasurer,* HENRY K. SIMONS.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$898,489 01	Public funds	$90,000 00
Earnings, undivided	1,273 73	Bank stock	95,700 00
Guaranty fund	9,050 00	Premium on bank stock and on public funds	32,364 56
		Loans on bank stock	8,900 00
		Railroad bonds	10,500 00
		Real estate by foreclosure	13,382 23
		Loans on real estate	380,358 46
		Loans on personal security	99,830 00
		Loans to counties, cities, or towns	11,400 00
		Deposit in banks on interest,	158,551 30
		Expense account	3,192 30
		Interest unpaid	4,633 89
	$908,812 74		$908,812 74

Loans on Bank Stock, amount on each: —

On 45 shares Franklin County National Bank, Greenfield	$4,400 00
On 10 shares Crocker National Bank, Turner's Falls	1,000 00
On 25 shares Conway National Bank, Conway	1,700 00
On 2 shares Holyoke National Bank, Holyoke	200 00
On 10 shares Adams National Bank, North Adams	1,000 00
On 6 shares First National Bank, Greenfield	600 00

Cash on Deposit in Bank: —

Franklin County National Bank, Greenfield	$158,551 30

Amount of real estate held by foreclosure	$13,382 23
Assessed value of the same	9,050 00
Amount of income received from the same	853 75
Amount of municipal tax on real estate	115 83

Whole amount of interest or profits received or earned		$57,648 57
Rate and amount of each semi-annual dividend for previous year	2 per cent	16,731 90
	2 per cent	16,990 18
Times for the dividends fixed by the by-laws: January and July.		
The total amount of loans, with each specified rate of interest: $11,400, 5 per cent; $489,088.46, 6 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each	317	
Aggregate amount of the same		270,503 46
Number of open accounts	2,109	
Number and amount of deposits received for previous year,	1,190	149,404 01
Number and amount of deposits of and exceeding $300 at any one time for the previous year	161	97,853 06

Number and amount of withdrawals	1,075	$138,808 86
Number of accounts opened the previous year	360	
Number of accounts closed the previous year	208	
Amount of expenses of the corporation during previous year		3,519 53
Amount of treasurer's bond		25,000 00

Date of examination by commissioner: Sept. 6.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds: —			
City of Burlington	$25,000	$26,250 00	$25,000 00
Town of Pittsfield	65,000	67,015 00	65,000 00
	$90,000	$93,265 00	$90,000 00

Bank Stock.

Nat'l Bank of Redemption, Boston	$5,200	$6,968 00	$5,200 00
Eliot Nat'l Bank, Boston	4,200	4,809 00	4,200 00
Revere Nat'l Bank, Boston	4,800	5,688 00	4,800 00
Market Nat'l Bank, Boston	1,800	1,836 00	1,800 00
Merchants' Nat'l Bank, Boston	3,300	4,620 00	3,300 00
Hamilton Nat'l Bank, Boston	3,500	4,200 00	3,500 00
City Nat'l Bank, Boston	600	705 00	600 00
Washington Nat'l Bank, Boston	300	387 00	300 00
Hide and Leather Nat'l B'k, Boston,	1,300	1,462 00	1,300 00
Second Nat'l Bank, Boston	1,000	1,490 00	1,000 00
Metropolitan Nat'l Bank, Boston	2,000	2,180 00	2,000 00
Franklin Co. Nat'l Bank, Greenfield,	14,000	23,100 00	14,000 00
First Nat'l Bank, Greenfield	2,400	4,080 00	2,400 00
Holyoke Nat'l Bank, Holyoke	13,800	15,456 00	13,800 00
Hadley Falls Nat'l Bank, Holyoke	1,700	2,380 00	1,700 00
Athol Nat'l Bank, Athol	2,500	2,650 00	2,500 00
Conway Nat'l Bank, Conway	4,000	4,600 00	4,000 00
Orange Nat'l Bank, Orange	5,000	5,500 00	5,000 00
Palmer Nat'l Bank, Palmer	5,000	5,750 00	5,000 00
First Nat'l Bank, Westfield	5,000	7,000 00	5,000 00
Chicopee Nat'l Bank, Springfield	300	450 00	300 00
Agawam Nat'l Bank, Springfield	500	625 00	500 00
Third Nat'l Bank, Springfield	6,000	10,500 00	6,000 00
First Nat'l Bank, Springfield	5,000	7,500 00	5,000 00
City Nat'l Bank, Springfield	2,500	2,800 00	2,500 00
	$95,700	$126,736 00	$95,700 00

Railroad Bonds.

Eastern Railroad	$10,500	$10,500 00	$10,500 00

GROVELAND SAVINGS BANK — GROVELAND.

Incorporated 1869. Number of corporators, 31.

MOSES FOSTER, *President.* *Treasurer*, N. H. GRIFFITH.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$36,919 11	Public funds	$2,500 00
Earnings, undivided	690 52	Bank stock	4,770 00
Guaranty fund	360 00	Railroad bonds	2,230 00
		Real estate by foreclosure	550 00
		Loans on real estate	23,600 00
		Loans on personal security	1,575 00
		Loans to counties, cities, or towns	2,000 00
		Cash on hand	744 63
	$37,969 63		$37,969 63

Amount of real estate held by foreclosure		$550 00
Assessed value of the same		780 00
Amount of income received from the same		6 25
Amount of municipal tax on real estate		11 25
Whole amount of interest or profits received or earned		$2,339 38
Rate and amount of each semi-annual dividend for previous year	2 per cent	707 07
	2 per cent	719 32
Times for the dividends fixed by the by-laws: April and October.		
The total amount of loans, with each specified rate of interest: $2,000, 5 per cent; $5,300, 7 per cent; $19,875, $7\frac{3}{4}$ per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each	48	
Aggregate amount of the same		27,175 00
Amount of investments from which no income is received		950 00
Number of open accounts	178	
Number and amount of deposits received for previous year	80	4,594 58
Number and amount of deposits of and exceeding $300 at any one time for the previous year	3	1,258 00
Number and amount of withdrawals	55	4,864 39
Number of accounts opened the previous year	26	
Number of accounts closed the previous year	17	
Amount of expenses of the corporation during previous year		56 00
Amount of treasurer's bond		5,000 00
Date of examination by commissioner: June 9.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds	$2,500	$2,750 00	$2,500 00

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
First Ward Nat'l Bank, Boston .	$600	$600 00	$600 00
Fourth Nat'l Bank, Boston . .	500	500 00	490 00
Manufacturers' Nat'l Bank, Boston .	1,500	1,570 00	1,570 00
Eleventh Ward Nat'l Bank, Boston .	1,650	950 00	950 00
Mechanics' Nat'l B'k, Newburyport,	900	1,050 00	1,035 00
Merchants' Nat'l B'k, Newburyport,	100	125 00	125 00
	$5,250	$4,795 00	$4,770 00

RAILROAD BONDS.

Boston and Maine Railroad . .	$1,000	$1,200 00	$1,200 00
Fitchburg Railroad	1,000	1,030 00	1,030 00
	$2,000	$2,230 00	$2,230 00

HAMPDEN SAVINGS BANK—SPRINGFIELD.

Incorporated 1852. Number of corporators, 47.

ELIPHALET TRASK, *President.* *Treasurer*, PETER S. BAILEY.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$1,545,648 23	Public funds	$213,788 38
Earnings, undivided	10,715 43	Loans on public funds	21,600 00
Guaranty fund	18,000 00	Bank stock	252,329 00
		Loans on bank stock	17,500 00
		Loans on railroad stock	5,900 00
		Real estate by foreclosure	182,901 80
		Loans on real estate	760,430 00
		Loans on personal security	87,299 69
		Loans to counties, cities, or towns	15,000 00
		Deposit in banks on interest,	10,000 00
		Expense account	1,475 85
		Taxes paid	467 53
		Cash on hand	5,671 41
	$1,574,363 66		$1,574,363 66

Loans on Public Funds, amount on each:—

On $1,000 United States 6s, 1881	$900 00
On $1,000 United States 6s, 1881	500 00
On $20,000 United States 4½s	20,000 00
On $500 United States 6s, 1881	200 00

Loans on Bank Stock, amount on each:—

On 55 shares Agawam National Bank	$4,450 00
On 30 shares City National Bank	3,000 00
On 15 shares John Hancock National Bank	700 00
On 102 shares Chapin National Bank, Springfield	9,350 00

Loans on Railroad Stock, amount on each:—

On 15 shares Connecticut River Railroad Company	$1,500 00
On 20 shares Chapin National Bank, 15 shares Connecticut River Railroad Company, and 25 shares Fire and Marine Insurance Company	*4,400 00

Cash on Deposit in Bank:—

Holyoke National Bank	$10,000 00

Amount of real estate held by foreclosure	$182,901 80
Assessed value of the same	132,150 00
Amount of income received from the same	8,782 58
Amount of municipal tax on real estate	1,805 05

Whole amount of interest or profits received or earned		$90,075 88
Rate and amount of each semi-annual dividend for previous year	2 per cent	28,739 15
	2 per cent	29,237 08

Times for the dividends fixed by the by-laws: Feb. 15 and Aug. 15.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: 7 per cent.

* This bank has been notified that this loan is illegal.

The total amount of loans, with each specified rate of interest: $10,000, 3 per cent; $15,000, 3½ per cent; $20,000, 4 per cent; $6.300,. 5 per cent; $866,500, 6 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each	185	
Aggregate amount of the same		$245,529 00
Amount of investments from which no income is received		55,000 00
Number of open accounts	3,440	
Number and amount of deposits received for previous year,	2,646	371,092 19
Number and amount of deposits of and exceeding $300 at any one time for the previous year	301	188,144 65
Number and amount of withdrawals	2,163	300,605 89
Number of accounts opened the previous year	787	
Number of accounts closed the previous year	612	
Amount of expenses of the corporation during previous year		6,000 00
Amount of treasurer's bond		10,000 00
Date of examination by commissioner: Oct. 19.		

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s	$160,000	$176,000 00	$160,000 00
" " 5s	50,000	51,000 00	53,788 38
	$210,000	$227,000 00	$213,788 38

Bank Stock.

First Nat'l Bank, Chicopee	$4,000	$6,400 00	$5,030 00
First Nat'l Bank, Boston.	2,800	5,600 00	2,800 00
Hide and Leather Nat'l Bank, Boston,	7,500	8,625 00	7,500 00
Hadley Falls Nat'l Bank, Holyoke	4,000	6,000 00	4,732 00
Merchants' Nat'l Bank, Boston	23,000	32,430 00	27,210 00
Monson Nat'l Bank, Monson	2,000	3,000 00	2,200 00
Nat'l Bank of Commerce, Boston	7,500	9,000 00	10,865 00
Third Nat'l Bank, Springfield.	6,400	10,240 00	9,760 00
Revere Nat'l Bank, Boston	7,500	9,075 00	7,500 00
Webster Nat'l Bank, Boston	4,000	4,280 00	4,292 00
Ware Nat'l Bank, Ware	7,500	9,750 00	10,050 00
Holyoke Nat'l Bank, Holyoke	15,000	16,500 00	15,000 00
Hampshire Co. N'l B'k, Northampt'n,	4,100	4,838 00	4,100 00
Pynchon Nat'l Bank, Springfield	6,500	11,050 00	10,985 00
First Nat'l Bank, Northampton	3,000	4,050 00	3,000 00
Wachusett Nat'l Bank, Fitchburg	5,000	8,325 00	5,000 00
First Nat'l Bank, Springfield	5,000	6,750 00	6,525 00
Chapin Nat'l Bank, Springfield	23,000	28,060 00	24,700 00
Nat'l Bank of the Republic, Boston,	5,000	6,300 00	6,300 00
Suffolk Nat'l Bank, Boston	3,700	4,477 00	4,500 00
Continental Nat'l Bank, Boston	5,000	5,650 00	5,300 00
Nat'l Bank of Redemption, Boston	5,000	6,700 00	6,700 00
Freeman's Nat'l Bank, Boston	5,000	5,900 00	5,900 00
State Nat'l Bank, Boston	5,000	6,050 00	5,900 00
Agawam Nat'l Bank, Springfield	50,000	62,500 00	56,480 00
	$216,500	$281,550 00	$252,329 00

HAMPSHIRE SAVINGS BANK — NORTHAMPTON.

Incorporated May, 1869. Number of corporators, 26.

LUTHER BODMAN, *President.* *Treasurer*, LEWIS WARNER.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$494,661 62	Bank stock	$191,244 42
Earnings, undivided	7,304 79	Loans on bank stock	700 00
Guaranty fund	5,000 00	Real estate by foreclosure	4,600 00
		Loans on real estate	185,865 00
		Loans on personal security	40,730 64
		Deposit in banks on interest,	83,071 90
		Expense account	754 45
	$506,966 41		$506,966 41

Loans on Bank Stock, amount on each: —

On 4 shares Hampshire County National Bank	$400 00
On 3 shares Northampton National Bank	300 00

Cash on Deposit in Bank: —

Hampshire County National Bank	$83,071 90

Amount of real estate held by foreclosure	$4,600 00
Assessed value of the same	3,000 00
Amount of income received from the same	276 00
Amount of municipal tax on real estate	43 50

Whole amount of interest or profits received or earned		$24,559 13
Rate and amount of each semi-annual dividend for previous year	2 per cent	8,997 01
	2 per cent	9,083 81

Times for the dividends fixed by the by-laws: May 15 and Nov. 15.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: 4 per cent.

The total amount of loans, with each specified rate of interest: $57,106, 6 per cent; $19,225, 6½ per cent; $150,964.64, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	155	
Aggregate amount of the same		141,170 64
Number of open accounts	1,578	
Number and amount of deposits received for previous year	910	118,783 02
Number and amount of deposits of and exceeding $300 at any one time for the previous year	90	53,911 70
Number and amount of withdrawals	1,648	81,078 47
Number of accounts opened the previous year	273	
Number of accounts closed the previous year	228	
Amount of expenses of the corporation during previous year		754 45
Amount of treasurer's bond		10,000 00

Date of examination by commissioner: Nov. 16.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Hampshire Co. N'l B'k, Northampt'n,	$42,500	$52,275 00	$49,660 00
Northampton Nat'l B'k, Northampt'n,	7,800	9,750 00	11,857 50
First Nat'l Bank, Northampton	4,100	5,494 00	5,488 00
First Nat'l Bank, Easthampton	10,000	12,500 00	12,450 00
John Hancock Nat'l B'k, Springfield,	3,400	4,012 00	3,898 00
Chicopee Nat'l Bank, Springfield	500	800 00	800 00
Agawam Nat'l Bank, Springfield	800	1,120 00	1,088 00
Mechanics' Nat'l Bank, Worcester	2,500	3,395 00	3,395 00
Ware Nat'l Bank, Ware	1,200	1,624 00	1,624 00
Union Nat'l Bank, Weymouth	1,300	1,524 00	1,592 50
First Nat'l Bank, Chicopee	2,400	3,888 00	3,755 00
North Nat'l Bank, Boston	10,000	13,100 00	12,661 00
Howard Nat'l Bank, Boston	3,300	3,861 00	3,695 00
Shawmut Nat'l Bank, Boston	3,500	4,340 00	4,477 50
Hide and Leather Nat'l B'k, Boston,	3,200	3,680 00	3,797 00
Nat'l Bank of Commerce, Boston	1,500	1,800 00	2,505 00
Tremont Nat'l Bank, Boston	4,200	5,040 00	5,386 00
Continental Nat'l Bank, Boston	3,500	3,815 00	4,030 00
Nat'l Bank of the Republic, Boston,	800	1,048 00	1,032 00
Nat'l B'k of North America, Boston,	1,000	1,140 00	1,147 50
Market Nat'l Bank, Boston	3,500	3,710 00	4,219 37
Mount Vernon Nat'l Bank, Boston	700	777 00	896 00
Nat'l B'k of Commonwealth, Boston,	4,000	4,600 00	4,635 00
Merchants' Nat'l Bank, Boston	3,000	4,290 00	4,260 00
Atlantic Nat'l Bank, Boston	900	1,359 00	1,221 75
Atlas Nat'l Bank, Boston	3,300	4,125 00	3,902 75
Eliot Nat'l Bank, Boston	3,600	4,212 00	4,640 00
Hamilton Nat'l Bank, Boston	700	763 00	906 00
Massachusetts Nat'l Bank, Boston	1,500	1,800 00	1,920 00
Suffolk Nat'l Bank, Boston	3,000	3,600 00	3,870 00
Revere Nat'l Bank, Boston	2,200	2,662 00	2,802 00
Shoe and Leather Nat'l B'k, Boston,	1,000	1,180 00	1,436 25
Globe Nat'l Bank, Boston	4,400	5,040 00	5,651 87
Third Nat'l Bank, Boston	1,500	1,620 00	2,100 93
Second Nat'l Bank, Boston	5,000	7,600 00	7,900 00
Eleventh Ward Nat'l Bank, Boston	1,300	780 00	780 00
Eagle Nat'l Bank, Boston	1,200	1,380 00	1,476 00
Manufacturers' Nat'l Bank, Boston	1,000	1,030 00	1,040 00
Blackstone Nat'l Bank, Boston	2,200	2,420 00	3,247 50
	$151,500	$187,154 00	$191,244 42

HAVERHILL SAVINGS BANK — HAVERHILL.

Incorporated 1829. Number of corporators, 20.

JOHN A. APPLETON, *President.* *Treasurer*, A. B. JAQUES.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$3,147,980 02	Public funds	$974,300 00
Earnings, undivided	1,369 72	Loans on public funds	2,000 00
Guaranty fund	42,297 12	Bank stock	502,950 00
		Loans on bank stock	62,350 00
		Railroad bonds	124,200 00
		Loans on real estate	1,079,375 00
		Loans on personal security	388,200 00
		Loans to counties, cities, or towns	15,000 00
		Deposit in banks on interest,	39,000 00
		Expense account	2,232 23
		Cash on hand	2,039 63
	$3,191,646 86		$3,191,646 86

Loans on Public Funds, amount on each: —

On $2,000 United States bonds	$2,000 00

Loans on Bank Stock, amount on each: —

On 176 shares Essex National Bank, Haverhill	$15,800 00
On 120 shares First National Bank, Boston	12,000 00
On 50 shares Haverhill National Bank, Haverhill	5,000 00
On 69 shares Essex National Bank, Haverhill	4,000 00
On 20 shares Shoe and Leather National Bank, Boston; 10 shares Merrimack National Bank, Haverhill; and 6 shares Haverhill National Bank, Haverhill	3,600 00
On 10 shares Merrimack National Bank, Haverhill; 15 shares Tremont National Bank, Boston; and 7 shares Boston National Bank, Boston	3,000 00
On 12 shares First National Bank, Merrimac	1,200 00
On 12 shares Haverhill National Bank, Haverhill	750 00
On 10 shares National Bank, Methuen	1,000 00
On 120 shares First National Bank, Haverhill	15,000 00
On 16 shares Haverhill National Bank, Haverhill	1,000 00

Cash on Deposit in Bank: —

Haverhill National Bank, Haverhill	$39,000 00

Whole amount of interest or profits received or earned		$178,147 66
Rate and amount of each semi-annual dividend for previous year	2½ per cent	70,772 94
	2½ per cent	74,726 80

Times for the dividends fixed by the by-laws: third Wednesday of April and October.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: 7½ per cent.

The total amount of loans, with each specified rate of interest: $50,000, 3½ per cent; $321,500, 4 per cent; $3,000, 4½ per cent; $98,800, 5 per cent; $1,073,625, 6 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each	547	
Aggregate amount of the same		$902,175 00
Number of open accounts	8,469	
Number and amount of deposits received for previous year,	5,764	473,316 00
Number and amount of deposits of and exceeding $300 at any one time for the previous year	361	181,222 00
Number and amount of withdrawals	4,138	365,434 74
Number of accounts opened the previous year	1,389	
Number of accounts closed the previous year	758	
Amount of expenses of the corporation during previous year		4,480 86
Amount of treasurer's bond		20,000 00
Date of examination by commissioner: June 8.		

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds	$395,000	$416,893 75	$395,000 00
City and town bonds: —			
City of Haverhill	89,500	96,395 00	89,500 00
of Fall River	80,000	84,700 00	80,000 00
of Portsmouth, N.H.	51,500	56,650 00	51,500 00
of Dover, N.H.	46,300	50,930 00	46,300 00
of Cambridge	45,000	49,800 00	45,000 00
of Nashua, N.H.	35,000	39,200 00	35,000 00
of Somerville	30,000	32,050 00	30,000 00
of Boston	30,000	31,050 00	30,000 00
of Lawrence	28,000	32,200 00	28,000 00
Town of Brookline	22,000	25,740 00	22,000 00
of Natick	20,000	21,400 00	20,000 00
of Winthrop	20,000	24,000 00	20,000 00
City of Charlestown	20,000	21,400 00	20,000 00
of Portland, Me.	15,000	16,200 00	15,000 00
of Lynn	15,000	17,050 00	15,000 00
Town of Winchester	13,000	13,650 00	13,000 00
of Bradford	13,000	14,070 00	13,000 00
City of Manchester, N.H.	5,000	5,300 00	5,000 00
of Chelsea	1,000	1,040 00	1,000 00
	$974,300	$1,049,718 75	$974,300 00

Bank Stock.

Haverhill Nat'l Bank, Haverhill	$37,500	$54,375 00	$37,500 00
Merrimack Nat'l Bank, Haverhill	27,500	41,250 00	27,500 00
Essex Nat'l Bank, Haverhill	16,700	18,370 00	16,700 00
First Nat'l Bank, Haverhill	13,000	16,250 00	13,000 00

BANK STOCK — *Concluded.*

	Par Value.	Estimated Market Value.	Amount Invested.
Methuen Nat'l Bank, Methuen	$10,000	$11,500 00	$10,000 00
First Nat'l Bank, Malden	10,000	12,000 00	10,000 00
Bay State Nat'l Bank, Lawrence	3,750	6,175 00	3,750 00
Andover Nat'l Bank, Andover	3,200	3,616 00	3,200 00
Boston Nat'l Bank, Boston	26,700	28,969 50	26,700 00
Nat'l B'k of North America, Boston,	26,700	29,370 00	26,700 00
Nat'l Bank of Redemption, Boston	25,400	33,718 50	25,400 00
Nat'l Bank of the Republic, Boston,	22,500	28,153 12	22,500 00
Hide and Leather Nat'l B'k, Boston,	20,000	23,200 00	20,000 00
Atlas Nat'l Bank, Boston	20,000	24,700 00	20,000 00
Blackstone Nat'l Bank, Boston	20,000	21,475 00	20,000 00
Exchange Nat'l Bank, Boston	15,000	21,000 00	15,000 00
Shawmut Nat'l Bank, Boston	15,000	17,850 00	15,000 00
North Nat'l Bank, Boston	15,000	19,350 00	15,000 00
Suffolk Nat'l Bank, Boston	15,000	17,962 50	15,000 00
City Nat'l Bank, Boston	15,000	17,662 50	15 000 00
Howard Nat'l Bank, Boston	15,000	17,400 00	15,000 00
Faneuil Hall Nat'l Bank, Boston	10,000	12,450 00	10,000 00
Maverick Nat'l Bank, Boston	10,000	20,000 00	10,000 00
Traders' Nat'l Bank, Boston	10,000	10,312 50	10,000 00
Continental Nat'l Bank, Boston	10,000	11,200 00	10,000 00
Globe Nat'l Bank, Boston	10,000	11,000 00	10,000 00
Manufacturers' Nat'l Bank, Boston	10,000	10,375 00	10,000 00
Eagle Nat'l Bank, Boston	10,000	11,425 00	10,000 00
Shoe and Leather Nat'l Bank, Boston,	7,500	8,400 00	7,500 00
Hamilton Nat'l Bank, Boston	7,500	9,075 00	7,500 00
Columbian Nat'l Bank, Boston	5,000	7,350 00	5,000 00
Webster Nat'l Bank, Boston	5,000	5,350 00	5,000 00
First Nat'l Bank, Boston	5,000	9,950 00	5,000 00
State Nat'l Bank, Boston	5,000	6,075 00	5,000 00
Third Nat'l Bank, Boston	5,000	5,287 50	5,000 00
Fourth Nat'l Bank, Boston	5,000	5,000 00	5,000 00
Central Nat'l Bank, Boston	5,000	5,456 25	5,000 00
Everett Nat'l Bank, Boston	5,000	5,443 75	5,000 00
Eliot Nat'l Bank, Boston	5,000	5,612 50	5,000 00
	$502,950	$624,109 62	$502,950 00

RAILROAD BONDS.

Boston and Maine Railroad	$75,000	$93,750 00	$75,000 00
Eastern Railroad	26,000	26,000 00	18,200 00
Old Colony and Newport Railroad	15,000	18,750 00	15,000 00
New Bedford and Taunton Railroad,	10,000	10,000 00	10,000 00
West Amesbury Railroad	6,000	6,960 00	6,000 00
	$132,000	$155,460 00	$124,200 00

HAYDENVILLE SAVINGS BANK — HAYDENVILLE.

Incorporated March 17, 1869. Number of corporators, 82.

ELNATHAN GRAVES, *President.* *Treasurer*, B. S. JOHNSON.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$197,263 43	Public funds	$26,583 90
Earnings, undivided	10,297 88	Bank stock	8,179 00
Guaranty fund	2,056 18	Railroad bonds	5,737 50
		Real estate by foreclosure	4,000 00
		Loans on real estate	86,743 90
		Loans on personal security	42,512 57
		Loans to counties, cities, or towns	11,300 00
		Deposit in banks on interest,	23,453 37
		Expense account	269 82
		Cash on hand	837 43
	$209,617 49		$209,617 49

Cash on Deposit in Banks:—

Hampshire County National Bank, Northampton	$18,767 94
First National Bank, Northampton	988 10
Conway National Bank, Conway	3,697 33
Amount of real estate held by foreclosure	$4,000 00
Assessed value of the same	2,180 00
Amount of income received from the same	184 09
Amount of municipal tax on real estate	15 91
Whole amount of interest or profits received or earned	$11,701 83
Rate and amount of each semi-annual dividend for previous year: 2½ per cent	4,413 44
2½ per cent	4,499 68
Times for the dividends fixed by the by-laws: second Tuesday of January and July.	
Average annual per cent of dividends for the term ending at time of and including last extra dividend: $6\frac{5}{12}$ per cent.	
The total amount of loans, with each specified rate of interest: $8,000, 5 per cent; $1,500, 6 per cent; $131,056.47, 6½ per cent.	
Number of outstanding loans which are of an amount not exceeding $3,000 each: 188	
Aggregate amount of the same	118,515 56
Amount of investments from which no income is received	11,340 91
Number of open accounts: 764	
Number and amount of deposits received for previous year: 456	48,784 08
Number and amount of deposits of and exceeding $300 at any one time for the previous year: 44	26,922 19
Number and amount of withdrawals: 448	40,686 12
Number of accounts opened the previous year: 156	
Number of accounts closed the previous year: 96	
Amount of expenses of the corporation during previous year	1,067 92
Amount of treasurer's bond	20,000 00
Date of examination by commissioner: Nov. 18.	

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s, 1881, registered .	$25,000	$26,250 00	$26,583 90

BANK STOCK.

Conway Nat'l Bank, Conway . .	$6,900	$8,004 00	$7,834 00
Hampshire Co. N'l B'k, Northampt'n,	300	345 00	345 00
	$7,200	$8,349 00	$8,179 00

RAILROAD BONDS.

Boston and Albany Railroad 7s .	$5,000	$6,250 00	$5,737 50

HINGHAM INSTITUTION FOR SAVINGS — HINGHAM.

Incorporated April 2, 1834. Number of corporators, 71.

DANIEL BASSETT, *President.* *Treasurer*, HENRY C. HARDING.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$1,607,145 52	Public funds	$115,000 00
Earnings, undivided	1,155 63	Loans on public funds	100 00
Guaranty fund	15,987 63	Bank stock	142,300 00
Suspense account	368 73	Loans on bank stock	430 00
		Railroad bonds	45,000 00
		Loans on railroad stock	500 00
		Real estate	3,000 00
		Real estate by foreclosure	83,120 16
		Loans on real estate	944,442 13
		Loans on personal security	174,380 00
		Loans to counties, cities, or towns	39,700 00
		Deposit in banks on interest,	61,812 58
		Expense account	2,155 92
		Manufacturing Co. stock*	3,300 00
		Cash on hand and in banks	9,416 72
	$1,624,657 51		$1,624,657 51

Loans on Public Funds, amount on each:—

On $100 United States 4s	$100 00

Loans on Bank Stock, amount on each:—

On 5 shares Hingham National Bank	$250 00
On 3 shares Mount Wollaston National Bank	180 00

Loans on Railroad Stock, amount on each:—

On 6 shares Boston and Providence Railroad	$500 00

Cash on Deposit in Banks:—

Hingham National Bank	$4,018 99
Webster National Bank	4,762 70
Shoe and Leather National Bank	61,812 58
Invested in real estate (for banking purposes)	$3,000 00
Estimated value of the same	3,000 00
Amount of real estate held by foreclosure	83,120 16
Assessed value of the same	82,175 00
Amount of income received from the same	3,615 31
Amount of municipal tax on real estate	1,245 05
Whole amount of interest or profits received or earned	$93,912 90
Rate and amount of each semi-annual dividend for previous year	2½ per cent. 38,372 77
	2 per cent. 30,875 60

Times for the dividends fixed by the by-laws: first Tuesday in January and July.

The total amount of loans, with each specified rate of interest: $50,000, 4 per cent; $25,000, 4½ per cent; $152,200, 5 per cent; $20,000, 5½ per cent; $677,007.13, 6 per cent; $48,900, 6½ per cent; $172,685, 7 per cent; $4,850, 7 3/10 per cent; $7,910, 7½ per cent; $1,000, 8 per cent.

* Taken to secure indebtedness.

Number of outstanding loans which are of an amount not exceeding $3,000 each	350	
Aggregate amount of the same		$290,518 13
Amount of investments from which no income is received		4,000 00
Number of open accounts	3,613	
Number and amount of deposits received for previous year,	1,187	128,732 39
Number and amount of deposits of and exceeding $300 at any one time for the previous year	128	69,089 46
Number and amount of withdrawals	1,297	152,053 98
Number of accounts opened the previous year	306	
Number of accounts closed the previous year	262	
Amount of expenses of the corporation during previous year		3,168 18
Amount of treasurer's bond		20,000 00

Date of examination by commissioner: April 21.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s, 1881	$48,500	$50,864 37	$49,000 00
" " 4s	15,000	16,406 25	16,000 00
City bonds:—			
City of Boston 4s	50,000	51,250 00	50,000 00
	$113,500	$118,520 62	$115,000 00

Bank Stock.

Hingham Nat'l Bank, Hingham	$11,900	$11,900 00	$11,800 00
Abington Nat'l Bank, Abington	1,500	1,905 00	1,500 00
Old Colony Nat'l Bank, Plymouth	1,600	2,080 00	1,600 00
Union Nat'l Bank, Weymouth	2,800	2,968 00	2,800 00
First Nat'l Bank, Chelsea	3,000	3,450 00	3,000 00
Atlantic Nat'l Bank, Boston	3,800	5,700 00	3,800 00
Atlas Nat'l Bank, Boston	7,500	9,300 00	7,500 00
City Nat'l Bank, Boston	5,400	6,331 50	5,400 00
Nat'l Bank of Commerce, Boston	8,200	9,717 00	8,200 00
Eagle Nat'l Bank, Boston	10,000	11,425 00	10,000 00
First Nat'l Bank, Boston	5,000	10,000 00	5,000 00
Globe Nat'l Bank, Boston	4,000	4,400 00	4,000 00
Hamilton Nat'l Bank, Boston	4,200	5,082 00	4,200 00
Market Nat'l Bank, Boston	3,600	3,744 00	3,600 00
Massachusetts Nat'l Bank, Boston	2,000	2,370 00	2,000 00
Merchants' Nat'l Bank, Boston	7,500	10,500 00	7,500 00
New England Nat'l Bank, Boston	2,000	2,840 00	2,000 00
Nat'l B'k of North America, Boston	8,000	8,860 00	8,000 00
Nat'l Bank of the Republic, Boston	7,500	9,431 25	7,500 00
Revere Nat'l Bank, Boston	11,200	13,552 00	11,200 00
Shoe and Leather Nat'l B'k, Boston,	6,500	7,296 25	6,500 00
State Nat'l Bank, Boston	2,600	3,139 50	2,600 00
Suffolk Nat'l Bank, Boston	3,600	4,311 00	3,600 00
Tremont Nat'l Bank, Boston	8,000	9,640 00	8,000 00
Union Nat'l Bank, Boston	5,000	7,262 50	5,000 00
Webster Nat'l Bank, Boston	6,000	6,405 00	6,000 00
	$142,400	$173,610 00	$142,300 00

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston and Albany Railroad 7s .	$10,000	$12,400 00	$10,000 00
Boston and Lowell Railroad 7s .	10,000	11,675 00	10,000 00
Boston and Maine Railroad 7s . .	10,000	12,450 00	10,000 00
Old Colony Railroad 7s . . .	10,000	12,000 00	10,000 00
Eastern Railroad 4½s . . .	5,000	4,987 50	5,000 00
	$45,000	$53,512 50	$45,000 00

HOLLISTON SAVINGS BANK — HOLLISTON.

Incorporated Feb. 27, 1872. Number of corporators, 50.

SETH THAYER, *President.* *Treasurer*, ORRIN THOMSON.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$345,244 18	Public funds	$12,968 75
Earnings, undivided	8,899 11	Loans on public funds	300 00
Guaranty fund	4,000 00	Bank stock	36,303 50
		Loans on bank stock	2,605 00
		Railroad bonds	11,400 00
		Loans on savings bank books,	3,337 26
		Real estate by foreclosure	12,800 00
		Loans on real estate	210,515 00
		Loans on personal security	14,080 00
		Loans to counties, cities, or towns	17,540 00
		Deposit in banks on interest,	30,178 36
		Expense account	2,126 31
		Cash on hand	3,989 11
	$358,143 29		$358,143 29

Loans on Public Funds, amount on each:—

Gold and silver	$300 00

Loans on Bank Stock, amount on each:—

On 46 shares Holliston National Bank	$2,605 00

Cash on Deposit in Banks:—

Holliston National Bank, Holliston	$3,512 32
Maverick National Bank, Boston	18,644 07
National Bank of the Commonwealth, Boston	8,021 97

Amount of real estate held by foreclosure		$12,800 00
Assessed value of the same		16,500 00
Amount of income received from the same		780 00
Amount of municipal tax on real estate		215 89
Whole amount of interest or profits received		$20,891 21
Rate and amount of each semi-annual dividend for previous year	2½ per cent	7,111 29
	2¼ per cent	6,911 49
Times for the dividends fixed by the by-laws: June and December.		
The total amount of loans, with each specified rate of interest: $3,500, 4 per cent; $9,400, 4½ per cent; $2,000, 5 per cent; $20,300, 6 per cent; $215,157.26, 7 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each	239	
Aggregate amount of the same		202,292 26
Number of open accounts	1,109	
Number and amount of deposits received for previous year	932	100,415 73
Number and amount of deposits of and exceeding $300 at any one time for the previous year	79	36,297 75

Number and amount of withdrawals	750	$60,344 72
Number of accounts opened the previous year	229	
Number of accounts closed the previous year	128	
Amount of expenses of the corporation during previous year		1,300 00
Amount of treasurer's bond		20,000 00

Date of examination by commissioner: May 18.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s	$4,000	$4,380 00	$4,000 00
State bonds: —			
State of New Hampshire 6s	2,000	2,200 00	2,145 00
City bonds: —			
City of Lewiston, Me., 5s	2,000	2,200 00	2,090 00
of Providence, R.I., 4½s	1,000	1,050 00	1,033 75
of Worcester 6s	4,000	4,680 00	3,700 00
	$13,000	$14,510 00	$12,968 75

Bank Stock.

Holliston Nat'l Bank, Holliston	$12,700	$15,557 00	$15,165 00
Home Nat'l Bank, Brockton	3,000	3,300 00	3,000 00
Franklin Nat'l Bank, Franklin	1,400	1,638 00	1,610 00
S. Framingham N'l B'k, S. Framing'm,	3,000	3,000 00	3,000 00
Traders' Nat'l Bank, Boston	3,000	3,100 00	3,408 75
Old Boston Nat'l Bank, Boston	2,000	2,440 00	2,470 00
Nat'l B'k of Commonwealth, Boston	1,700	1,900 00	1,530 00
Blackstone Nat'l Bank, Boston	700	750 00	644 00
State Nat'l Bank, Boston	2,400	2,880 00	2,727 00
Market Nat'l Bank, Boston	1,400	1,450 00	1,365 00
Blue Hill Nat'l Bank, Boston	1,500	1,500 00	1,383 75
	$32,800	$37,515 00	$36,303 50

Railroad Bonds.

Eastern Railroad 4½s, gold	$5,000	$5,000 00	$5,000 00
Salem and Lowell Railroad 6s (guaranteed by Boston and Lowell Railroad Corporation)	5,700	6,400 00	6,400 00
	$10,700	$11,400 00	$11,400 00

HOLYOKE SAVINGS BANK — HOLYOKE.

Incorporated 1855. Number of corporators, 76.

JOEL RUSSELL, *President.* *Treasurer*, R. B. JOHNSON.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$1,307,553 12	Public funds	$180,100 00
Earnings, undivided	28,980 49	Bank stock	176,484 67
Guaranty fund	14,500 00	Loans on bank stock	15,925 00
		Railroad bonds	10,000 00
		Loans on real estate	669,425 00
		Loans on personal security	129,025 00
		Deposit in banks on interest,	139,635 96
		Expense account	1,276 61
		Premium account	6,000 00
		Cash on hand	23,161 37
	$1,351,033 61		$1,351,033 61

Loans on Bank Stock, amount on each: —

On 120 shares Holyoke National Bank	$11,600 00
On 20 shares Holyoke National Bank	2,000 00
On 10 shares Holyoke National Bank	1,000 00
On 20 shares Holyoke National Bank	725 00
On 6 shares Franklin County National Bank, Greenfield	600 00

Cash on Deposit in Banks: —

National Bank of the Commonwealth, Boston	$2,720 50
Maverick National Bank, Boston	47,529 00
Holyoke National Bank, Holyoke	49,386 46
Franklin County National Bank, Greenfield	40,000 00

Whole amount of interest or profits received or earned		$72,639 99
Rate and amount of each semi-annual dividend for previous year	2½ per cent	27,270 68
	2¼ per cent	26,374 14
Times for the dividends fixed by the by-laws: January and July.		
The total amount of loans, with each specified rate of interest: $46,000, 4½ per cent; $767,775, 6 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each	209	
Aggregate amount of the same		245,250 00
Number of open accounts	3,868	
Number and amount of deposits received for previous year,	6,355	386,630 00
Number and amount of deposits of and exceeding $300 at any one time for the previous year	242	140,718 00
Number and amount of withdrawals	2,885	278,582 46
Number of accounts opened the previous year	1,012	
Number of accounts closed the previous year	721	
Amount of expenses of the corporation during previous year		3,544 86
Amount of treasurer's bond		25,000 00

Date of examination by commissioner: June 21.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s, 1881	$101,000	$105,250 00	$101,000 00
" " 6s, currency	10,000	12,500 00	10,000 00
" " 5s	10,000	10,150 00	10,000 00
" " 4½s	400	440 00	400 00
" " 4s	700	763 00	700 00
State bonds: —			
State of Massachusetts 5s	17,000	19,000 00	17,000 00
City bonds: —			
City of Holyoke 6s	5,000	6,000 00	5,000 00
of Boston 6s	3,000	3,700 00	3,000 00
of Boston 4s	25,000	25,500 00	25,000 00
of Boston 5s	4,000	4,320 00	4,000 00
of Chelsea 6s	1,000	1,185 00	1,000 00
of Fall River 6s	3,000	3,600 00	3,000 00
	$180,100	$192,408 00	$180,100 00

Bank Stock.

Holyoke Nat'l Bank, Holyoke	$35,600	$39,160 00	$36,062 00
Hadley Falls Nat'l Bank, Holyoke	13,200	19,800 00	19,519 67
Agawam Nat'l Bank, Springfield	5,000	6,000 00	6,687 00
First Nat'l Bank, Springfield	11,900	17,255 00	14,964 59
Second Nat'l Bank, Springfield	5,000	8,000 00	9,302 00
Third Nat'l Bank, Springfield	13,500	21,600 00	20,678 41
Chicopee Nat'l Bank, Springfield	3,100	4,650 00	4,935 00
John Hancock Nat'l B'k, Springfield,	8,100	9,720 00	9,397 00
First Nat'l Bank, Northampton	10,000	13,000 00	13,327 50
Northampton Nat'l B'k, Northamp'n,	7,600	8,360 00	11,670 00
Hampshire Co. N'l B'k, Northamp'n,	2,000	2,400 00	2,400 00
First Nat'l Bank, Easthampton	4,200	5,250 00	4,910 00
Railroad Nat'l Bank, Lowell	3,400	4,080 00	4,128 00
Townsend Nat'l Bank, Townsend	6,100	7,320 00	8,213 00
Shelburne Falls Nat'l Bank, Shelburne Falls	300	375 00	369 50
Conway Nat'l Bank, Conway	5,700	6,555 00	6,570 00
First Nat'l Bank, Westfield	400	560 00	412 00
First Nat'l Bank, South Adams	2,200	2,860 00	2,800 00
Pittsfield Nat'l Bank, Pittsfield	100	140 00	139 00
	$137,400	$177,085 00	$176,484 67

Railroad Bonds.

Boston and Albany Railroad 6s	$5,000	$5,700 00	$5,000 00
Boston and Lowell Railroad 5s	5,000	5,100 00	5,000 00
	$10,000	$10,800 00	$10,000 00

HOME SAVINGS BANK — BOSTON.

Incorporated 1869. Number of corporators, 57.

CHARLES H. ALLEN, *President.* *Treasurer*, B. N. BULLOCK.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$2,340,440 72	Public funds	$107,250 00
Earnings, undivided	305,335 32	Loans on public funds	800 00
Guaranty fund	10,000 00	Bank stock	377,043 44
		Loans on bank stock	29,918 65
		Real estate by foreclosure	511,427 30
		Loans on real estate	1,028,003 11
		Loans on personal security	104,000 00
		Loans to counties, cities, or towns	24,000 00
		Deposit in banks on interest,	457,376 50
		Expense account	891 84
		Loans on bank books	5,817 28
		Cash on hand	9,247 92
	$2,655,776 04		$2,655,776 04

Loans on Public Funds, amount on each:—

On $800 United States 4s	$800 00

Loans on Bank Stock, amount on each:—

On 50 shares Central National Bank, Boston	$3,300 00
On 15 shares Boylston National Bank, Boston	1,500 00
On 70 shares Everett National Bank, Boston	6,000 00
On 10 shares Washington National Bank, Boston	1,118 65
On 50 shares Dedham National Bank, Dedham	5,000 00
On 116 shares South Reading National Bank, South Reading	11,000 00
On 19 shares Bristol County National Bank and 4 shares Taunton National Bank, Taunton	2,000 00

Cash on Deposit in Banks:—

Continental National Bank	$150,000 00
Maverick National Bank	50,000 00
Mount Vernon National Bank	50,000 00
Everett National Bank	25,000 00
Central National Bank	182,376 50

Amount of real estate held by foreclosure	$511,427 30
Assessed value of the same	447,500 00
Amount of income received from the same	10,163 71
Amount of municipal tax on real estate	6,064 80

Whole amount of interest or profits received or earned	$134,762 52

Times for the dividends fixed by the by-laws: April 1 and Oct. 1.

The total amount of loans, with each specified rate of interest: $100,000, 2½ per cent; $175,000, 3 per cent; $100,000, 3½ per cent; $128,300, 4 per cent; $6,000, 4½ per cent; $51,167.28, 5 per cent; $11,900, 5½ per cent; $626,947.11, 6 per cent; $72,850, 6½ per cent; $223,724.65, 7 per cent; $3,700, 7 3/10 per cent; $24,750, 7½ per cent; $43,200, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	167	
Aggregate amount of the same		$189,573 60
Amount of investments from which no income is received		68,326 80
Number of open accounts	17,164	
Number and amount of deposits received for previous year	53	6,749 22
Number and amount of deposits of and exceeding $300 at any one time for the previous year	4	3,583 00
Number and amount of withdrawals	3,079	253,340 41
Number of accounts opened the previous year	22	
Number of accounts closed the previous year	1,037	
Amount of expenses of the corporation during previous year		12,245 74
Amount of treasurer's bond		30,000 00

Date of examination by commissioner: March 23.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s, 1881, registered	$50,000	$52,437 00	$55,000 00
" " 4s, 1907	52,500	57,421 00	52,250 00
	$102,500	$109,858 00	$107,250 00

Bank Stock.

Atlas Nat'l Bank, Boston	$18,000	$22,320 00	$20,700 00
Blackstone Nat'l Bank, Boston	8,100	8,697 00	8,856 00
Boston Nat'l Bank, Boston	1,400	1,519 00	1,332 00
Columbian Nat'l Bank, Boston	4,000	5,880 00	5,251 20
Eliot Nat'l Bank, Boston	5,200	5,837 00	5,616 00
First Nat'l Bank, Boston	9,000	17,910 00	16,650 00
Tremont Nat'l Bank, Boston	9,800	11,588 50	10,584 00
Hide and Leather Nat'l Bank, Boston,	5,000	5,737 50	5,600 00
Howard Nat'l Bank, Boston	12,800	14,880 00	13,908 87
Hamilton Nat'l Bank, Boston	8,000	9,680 00	9,440 00
Market Nat'l Bank, Brighton	5,000	6,625 00	4,981 50
Market Nat'l Bank, Brighton	15,000	15,600 00	15,900 00
Massachusetts Nat'l Bank, Boston	5,000	5,900 00	5,500 00
Merchants' Nat'l Bank, Boston	10,000	14,000 00	12,593 00
New England Nat'l Bank, Boston	20,000	28,400 00	26,800 00
North Nat'l Bank, Boston	20,000	25,800 00	23,400 00
Nat'l B'k of North America, Boston,	5,000	5,537 50	5,400 00
Nat'l Bank of Redemption, Boston	11,300	15,000 75	14,690 00
Revere Nat'l Bank, Boston	15,000	18,150 00	16,800 00
Nat'l Bank of the Republic, Boston	18,000	22,500 00	22,564 87
Shawmut Nat'l Bank, Boston	18,000	21,375 00	21,240 00
Second Nat'l Bank, Boston	40,000	59,600 00	56,000 00
Shoe and Leather Nat'l Bank, Boston,	8,200	9,204 00	9,676 00
Suffolk Nat'l Bank, Boston	4,000	4,790 00	4,840 00
Tremont Nat'l Bank, Boston	18,200	21,931 00	20,020 00
Union Nat'l Bank, Boston	10,000	14,525 00	13,600 00
Webster Nat'l Bank, Boston	5,000	5,337 50	5,100 00
	$309,000	$398,325 25	$377,043 44

HOOSAC SAVINGS BANK — NORTH ADAMS.

Incorporated 1871. Number of corporators, 21.

O. A. Archer, *President.* *Treasurer,* C. H. Ingalls.

Statement.

Liabilities.		Assets.	
Deposits	$114,941 47	Bank stock	$5,020 00
Earnings, undivided	721 70	Real estate by foreclosure	20,907 16
Guaranty fund	1,000 00	Loans on real estate	50,965 09
Individual accounts	34 50	Loans on personal security	36,210 04
		Expense account	452 99
		Property account	1,443 64
		Cash on hand	1,698 75
	$116,697 67		$116,697 67

Cash on Deposit in Bank: —

Berkshire National Bank, North Adams	$1,102 65
Amount of real estate held by foreclosure	$29,907 16
Assessed value of the same	15,000 00
Amount of income received from the same	1,775 00
Amount of municipal tax on real estate	281 50
Whole amount of interest or profits received or earned	$4,762 74
Rate and amount of each semi-annual dividend for previous year: 2½ per cent	2,333 21
2 per cent	2,138 94
Times for the dividends fixed by the by-laws: June and December.	
Average annual per cent of dividends for the term ending at time of and including last extra dividend: 5 per cent.	
The total amount of loans, with each specified rate of interest: $10,000, 4 per cent; $5,000, 5 per cent; $8,500, 5½ per cent; $3,200, 6 per cent; $60,475.13, 7 per cent.	
Number of outstanding loans which are of an amount not exceeding $3,000 each: 75	
Aggregate amount of the same	58,675 13
Number of open accounts: 715	
Number and amount of deposits received for previous year: 606	51,461 42
Number and amount of deposits of and exceeding $300 at any one time for the previous year: 47	29,699 43
Number and amount of withdrawals: 334	33,553 67
Number of accounts opened the previous year: 195	
Number of accounts closed the previous year: 146	
Amount of expenses of the corporation during previous year	1,200 00
Amount of treasurer's bond	20,000 00
Date of examinatiou by commissioner: Aug. 5.	

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested
Adams Nat'l Bank, North Adams .	$700	$910 00	$840 00
Berkshire Nat'l Bank, North Adams,	3,800	4,180 00	4,180 00
	$4,500	$5,090 00	$5,020 00

HOPKINTON SAVINGS BANK — HOPKINTON.

Incorporated March 23, 1867. Number of corporators, 29.

A. A. Sweet, *President.* *Treasurer*, E. J. Jenks.

Statement.

Liabilities.		Assets.	
Deposits	$260,663 65	Public funds	$38,583 75
Earnings, undivided	7,244 24	Bank stock	56,825 24
Guaranty fund	4,343 59	Loans on bank stock	300 00
		Railroad bonds	30,320 00
		Real estate by foreclosure	2,580 33
		Loans on real estate	105,865 00
		Loans on personal security	5,650 00
		Loans to counties, cities, or towns	6,000 00
		Deposit in banks on interest,	23,127 16
		Cash on hand and in bank	3,000 00
	$272,251 48		$272,251 48

Loans on Bank Stock, amount on each: —

On 3 shares Hopkinton National Bank $300 00

Cash on Deposit in Bank: —

Hopkinton National Bank $26,127 16

Amount of real estate held by foreclosure $2,580 33

Assessed value of the same 3,200 00

Amount of income received from the same 216 00

Amount of municipal tax on real estate 48 37

Whole amount of interest or profits received or earned . . . $15,203 13

Rate and amount of each semi-annual dividend for previous year . . . . . 2½ per cent . $5,558 29; 2½ per cent . 5,962 09

Times for the dividends fixed by the by-laws: May 1 and Nov. 1.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: 6½ per cent.

The total amount of loans, with each specified rate of interest: $5,500, 6 per cent; $100,365, 6½ per cent; $5,300, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each 197

Aggregate amount of the same $101,890 00

Number of open accounts 982

Number and amount of deposits received for previous year . 450 $38,357 16

Number and amount of deposits of and exceeding $300 at any one time for the previous year 25 14,743 73

Number and amount of withdrawals 220 19,965 57

Number of accounts opened the previous year 113

Number of accounts closed the previous year 41

Amount of expenses of the corporation during previous year . . $800 00

Amount of treasurer's bond 5,000 00

Date of examination by commissioner: May 18.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s, 1881 . . .	$8,000	$8,210 00	$8,360 00
City bonds: —			
City of Portland, Me. . . .	6,000	6,600 00	6,002 50
of Belfast, Me. . . .	5,500	5,775 00	5,686 25
of Bangor, Me. . . .	5,000	5,451 00	5,350 00
of Rockland, Me. . . .	2,000	2,060 00	2,060 00
of Providence, R.I. . . .	5,000	5,625 00	5,150 00
of Newton	5,000	6,000 00	5,975 00
	$36,500	$39,741 00	$38,583 75

Bank Stock.

Shawmut Nat'l Bank, Boston . .	$9,000	$10,687 50	$11,023 74
Hide and Leather Nat'l B'k, Boston,	1,300	1,491 75	1,404 00
Nat'l Bank of Redemption, Boston .	5,000	6,687 50	6,990 00
Faneuil Hall Nat'l Bank, Boston .	1,500	1,867 50	1,965 00
Nat'l Bank of the Republic, Boston,	1,500	1,871 80	1,980 00
Continental Nat'l Bank, Boston .	5,000	5,600 00	5,930 00
Atlantic Nat'l Bank, Boston . .	5,000	7,500 00	6,832 50
Revere Nat'l Bank, Boston . .	3,800	4,545 75	4,607 50
Atlas Nat'l Bank, Boston . .	6,100	7,564 00	7,505 00
North Nat'l Bank, Boston . .	2,500	3,225 00	3,237 50
Exchange Nat'l Bank, Boston . .	1,000	1,400 00	1,875 00
Everett Nat'l Bank, Boston . .	2,500	2,721 87	2,975 00
Natick Nat'l Bank, Natick . .	500	572 75	500 00
	$44,700	$55,735 42	$56 825 24

Railroad Bonds.

Boston and Maine Railroad . .	$5,000	$6,200 00	$5,185 00
Old Colony Railroad . . .	8,000	9,525 00	8,535 00
Fitchburg Railroad	3,000	3,600 00	3,375 00
Boston, Fitchburg, and Clinton R.R.	2,000	2,160 00	2,100 00
Salem and Lowell Railroad . . .	10,000	10,500 00	11,125 00
	$28,000	$31,985 00	$30,320 00

HUDSON SAVINGS BANK — HUDSON.

Incorporated Feb. 26, 1869. Number of corporators, 44.

FRANCIS BRIGHAM, *President.* *Treasurer*, FRANCIS D. BRIGHAM.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$238,670 44	Public funds	$32,593 03
Earnings, undivided	924 83	Bank stock	6,106 00
Guaranty fund	2,103 97	Loans on bank stock	1,500 00
		Railroad bonds	14,925 00
		Real estate by foreclosure	800 00
		Loans on real estate	141,310 00
		Loans on personal security	7,591 11
		Loans to counties, cities, or towns	15,000 00
		Deposit in banks on interest,	10,000 00
		Expense account	302 00
		Cash on hand	11,572 10
	$241,699 24		$241,699 24

Loans on Bank Stock, amount on each: —

On 27 shares Blackstone National Bank, Boston	$1,500 00

Cash on Deposit in Banks: —

Blackstone National Bank, Boston	$10,000 00
Wachusett National Bank, Fitchburg	8,313 40
North National Bank, Boston	1,325 14

Amount of real estate held by foreclosure		$800 00
Assessed value of the same		800 00
Amount of income received from the same		38 80
Amount of municipal tax on real estate		12 29
Whole amount of interest or profits received or earned		$12,497 20
Rate and amount of each semi-annual dividend for previous year	2 per cent	3,811 72
	2 per cent	4,159 59

Times for the dividends fixed by the by-laws: third Wednesday in January and July.

The total amount of loans, with each specified rate of interest: $5,000, 4½ per cent; $68,375, 6 per cent; $18,150, 6½ per cent; $58,475, 7 per cent; $10,010, 7½ per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	158	
Aggregate amount of the same		125,010 00
Number of open accounts	994	
Number and amount of deposits received for previous year	770	56,654 00
Number and amount of deposits of and exceeding $300 at any one time for the previous year	41	20,247 00
Number and amount of withdrawals	352	27,772 77
Number of accounts opened the previous year	152	

Number of accounts closed the previous year	89	
Amount of expenses of the corporation during previous year		$600 00
Amount of treasurer's bond		40,000 00

Date of examination by commissioner: June 28.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s, 1881	$13,000	$13,617 50	$13,923 75
City and town bonds: —			
City of Worcester funded loan	8,000	8,560 00	8,560 00
of Fall River water bonds	5,000	5,225 00	5,225 00
Town of Northampton	3,000	3,300 00	2,820 00
of Natick water scrip	2,000	2,400 00	2,064 28
	$31,000	$33,102 50	$32,593 03

BANK STOCK.

State Nat'l Bank, Boston	$5,700	$6,954 00	$6,106 00

RAILROAD BONDS.

Eastern Railroad	$5,000	$4,950 00	$5,225 00
Salem and Lowell Railroad	5,000	5,500 00	5,500 00
Fitchburg Railroad 5s	4,000	4,200 00	4,200 00
	$14,000	$14,650 00	$14,925 00

HYDE PARK SAVINGS BANK — HYDE PARK.

Incorporated March 8, 1871. Number of corporators, 35.

ROBERT BLEAKIE, *President.* *Treasurer*, HENRY S. BUNTON.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$45,307 28	Bank stock	$5,000 00
Earnings, undivided	2,551 14	Real estate by foreclosure	5,534 28
Guaranty fund	460 59	Loans on real estate	23,900 00
		Loans on personal security	10,350 00
		Deposit in banks on interest,	2,856 55
		Expense account	211 89
		Cash on hand	466 29
	$48,319 01		$48,319 01

Cash on Deposit in Banks: —

Maverick National Bank, Boston	$2,429 74
National Bank of the Commonwealth, Boston	426 81
Amount of real estate held by foreclosure	$5,534 28
Assessed value of the same	6,920 00
Amount of income received from the same	543 99
Amount of municipal tax on real estate	114 18
Whole amount of interest or profits received or earned	$3,073 15
Rate and amount of each semi-annual dividend for previous year (July, 2 per cent)	556 28

Times for the dividends fixed by the by-laws: Jan. 1 and July 1.

The total amount of loans, with each specified rate of interest: $10,000, 6 per cent; $13,000, 7 per cent; $11,250, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	23	
Aggregate amount of the same		24,250 00
Number of open accounts	447	
Number and amount of deposits received for previous year	294	25,857 87
Number and amount of deposits of and exceeding $300 at any one time for the previous year	26	13,678 50
Number and amount of withdrawals	306	12,706 39
Number of accounts opened the previous year	115	
Number of accounts closed the previous year	85	
Amount of expenses of the corporation during previous year		746 91
Amount of treasurer's bond		10,000 00

Date of examination by commissioner: April 19.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Nat'l Bank of Commerce, Boston	$1,000	$1,182 50	$1,000 00
Freeman's Nat'l Bank, Boston	1,300	1,537 25	1,300 00
First Nat'l Bank, Newburyport	2,700	3,861 00	2,700 00
	$5,000	$6,580 75	$5,000 00

INSTITUTION FOR SAVINGS IN ROXBURY AND ITS VICINITY — BOSTON.

Incorporated Feb. 22, 1825. Number of corporators, 49.

MOSES H. DAY, *President.* *Treasurer*, EDWARD RICHARDS.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$2,482,295 27	Public funds	$341,367 40
Earnings, undivided	50,279 45	Bank stock	183,139 97
Guaranty fund	36,000 00	Loans on bank stock	1,850 00
		Railroad bonds	187,321 73
		Real estate	4,000 00
		Real estate by foreclosure	110,456 00
		Loans on real estate	972,425 00
		Loans on personal security	328,756 21
		Loans to counties, cities, or towns	12,000 00
		Deposit in banks on interest,	345,364 35
		Cash on hand	81,894 06
	$2,568,574 72		$2,568,574 72

Loans on Bank Stock, amount on each: —

On 20 shares First National Bank, Danvers	$1,350 00
On 10 shares People's National Bank, Boston	300 00
On 2 shares Gloucester National Bank, Gloucester	200 00

Cash on Deposit in Banks: —

Market National Bank, Boston	$294,010 81
Hamilton National Bank, Boston	51,353 54

Invested in real estate (for banking purposes)		$4,000 00
Estimated value of the same		29,700 00
Amount of real estate held by foreclosure		110,456 00
Assessed value of the same		87,200 00
Amount of income received from the same		3,150 00
Amount of municipal tax on real estate		1,325 44
Whole amount of interest or profits received or earned		$127,444 39
Rate and amount of each semi-annual dividend for previous year	2 per cent	44,356 81
	2 per cent	45,860 36

Times for the dividends fixed by the by-laws: third Wednesday in April and October.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: 6½ per cent.

The total amount of loans, with each specified rate of interest: $110,000, 4 per cent; 25,000, 4½ per cent; $94,900, 5 per cent; $468,179.19, 6 per cent; $175,400, 6½ per cent; $508,052.02, 7 per cent; $6,200, $7\frac{3}{1}$ per cent; $14,200, 7½ per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	77	
Aggregate amount of the same		137,805 00
Number of open accounts	6,750	
Number and amount of deposits received for previous year,	6,341	467,419 00

Number and amount of deposits of and exceeding $300 at any one time for the previous year	400	$224,495 00
Number and amount of withdrawals	4,861	373,879 00
Number of accounts opened the previous year	1,288	
Number of accounts closed the previous year	810	
Amount of expenses of the corporation during previous year		8,001 47
Amount of treasurer's bond		20,000 00

Date of examination by commissioner: March 27.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s, 1881	$63,000	$65,520 00	$59,467 40
" " 4½s	190,000	207,100 00	195,000 00
State bonds: —			
State of Maine	4,000	4,000 00	4,000 00
City bonds: —			
City of Boston 6s	51,000	58,650 00	51,000 00
of Boston 4s	30,000	30,600 00	30,000 00
of Roxbury	2,000	2,000 00	1,900 00
	$340,000	$367,870 00	$341,367 00

Bank Stock.

	Par Value.	Estimated Market Value.	Amount Invested.
Market Nat'l Bank, Boston	$2,500	$2,600 00	$2,500 00
State Nat'l Bank, Boston	2,300	2,783 00	2,300 00
North Nat'l Bank, Boston	25,700	33,153 00	25,680 47
Atlas Nat'l Bank, Boston	6,000	7,500 00	6,000 00
Nat'l Bank of Commerce, Boston	1,500	1,785 00	2,000 00
Atlantic Nat'l Bank, Boston	5,000	7,500 00	5,000 00
Revere Nat'l Bank, Boston	15,000	18,150 00	15,000 00
First Nat'l Bank, Boston	20,000	39,000 00	20,000 00
Rockland Nat'l Bank, Boston	17,300	22,490 00	19,430 00
Washington Nat'l Bank, Boston	51,000	68,850 00	58,729 50
Second Nat'l Bank, Boston	5,500	8,250 00	5,500 00
People's Nat'l Bank, Boston	21,000	32,550 00	21,000 00
	$172,800	$244,611 00	$183,139 97

Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
South Shore Railroad (guaranteed by Old Colony Railroad)	$125,000	$130,000 00	$130,000 00
Boston and Providence Railroad	12,000	14,400 00	13,614 67
Old Colony Railroad	16,000	19,040 00	17,760 39
Boston and Albany Railroad	17,000	21,250 00	19,240 42
Boston and Maine Railroad	6,000	7,440 00	6,706 25
	$176,000	$192,130 00	$187,321 73

INSTITUTION FOR SAVINGS IN NEWBURYPORT AND ITS VICINITY — NEWBURYPORT.

Incorporated Jan. 31, 1820. Number of corporators, 85.

EDWARD S. MOSELEY, *President.* *Treasurer*, RICHARD STONE.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$4,019,192 46	Public funds	$1,029,000 00
Earnings, undivided	34,657 53	Loans on public funds	10,500 00
Guaranty fund	70,000 00	Bank stock	919,320 00
		Loans on bank stock	1,900 00
		Railroad bonds	140,000 00
		Real estate	15,000 00
		Real estate by foreclosure	117,726 63
		Loans on real estate	1,006,305 00
		Loans on personal security	556,372 00
		Loans to counties, cities, or towns	187,591 50
		Deposit in banks on interest,	107,864 45
		Accrued interest	31,487 67
		Cash on hand	782 74
	$4,123,849 99		$4,123,849 99

Loans on Public Funds, amount on each:—

On $10,500 United States bonds	$10,500 00

Loans on Bank Stock, amount on each:—

On 10 shares First National Bank, Newburyport	$1,000 00
On 10 shares First National Bank, Merrimac	900 00

Cash on Deposit in Banks:—

First National Bank, Newburyport	$67,864 45
Maverick National Bank, Boston	40,000 00

Invested in real estate (for banking purposes)	$15,000 00
Estimated value of the same	20,000 00
Amount of real estate held by foreclosure	117,726 63
Assessed value of the same	111,600 00
Amount of income received from the same	2,124 48
Amount of municipal tax on real estate	2,006 28

Whole amount of interest or profits received or earned		$255,103 28
Rate and amount of each semi-annual dividend for previous year	2 per cent	75,317 97
	2 per cent	77,061 36

Times for the dividends fixed by the by-laws: fourth Wednesday of April and October.

The total amount of loans, with each specified rate of interest: $50,000, 3¾ per cent; $345,000, 4 per cent; $262,500, 4½ per cent; $382,500, 5 per cent; $216,000, 5½ per cent; $1,375,427, 6 per cent; $87,200, 6½ per cent; $191,900, 7 per cent; $550, 7 3/10 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	403	
Aggregate amount of the same		$389,245 00
Amount of investments from which no income is received		1,500 00
Number of open accounts	9,143	
Number and amount of deposits received for previous year,	3,902	415,201 00
Number and amount of deposits of and exceeding $300 at any one time for the previous year	287	191,040 31
Number and amount of withdrawals	4,329	402,019 87
Number of accounts opened the previous year	1,018	
Number of accounts closed the previous year	684	
Amount of expenses of the corporation during previous year		5,954 61
Amount of treasurer's bond		20,000 00

Date of examination by commissioner: June 10.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds	$400,000	$420,531 25	$400,000 00
City and town bonds: —			
City of Charlestown 6s	35,000	39,900 00	35,000 00
of Holyoke 6s	25,000	29,500 00	25,000 00
of Lynn 6s	75,000	86,750 00	75,000 00
Town of Wakefield 6s	11,000	11,385 00	11,000 00
City of Springfield 7s	40,000	50,800 00	40,000 00
Town of Franklin 6s	15,000	16,050 00	15,000 00
City of Nashua, N.H., 6s	50,000	56,500 00	50,000 00
of Hartford, Conn., 6s	5,000	5,750 00	5,000 00
Town of Groveland 5s	17,000	17,595 00	17,000 00
City of Concord, N.H., 6s	35,000	39,550 00	35,000 00
of Newburyport 5s	6,000	6,120 00	6,000 00
of Newburyport 6s	183,000	208,620 00	183,000 00
of Lewiston, Me., 6s	10,000	11,000 00	10,000 00
of Worcester 5s	4,000	4,060 00	4,000 00
of Bangor, Me., 7s	25,000	28,750 00	25,000 00
of Lawrence 5½s	25,000	26,000 00	25,000 00
Town of Melrose 7s	8,000	9,760 00	8,000 00
City of Portland, Me., 6s	60,000	65,100 00	60,000 00
	$1,029,000	$1,133,721 25	$1,029,000 00

Bank Stock.

Atlantic Nat'l Bank, Boston	$12,200	$18,300 00	$12,200 00
Atlas Nat'l Bank, Boston	75,000	93,000 00	75,000 00
Blackstone Nat'l Bank, Boston	4,700	5,046 62	4,700 00
Boston Nat'l Bank, Boston	3,700	4,014 50	3,700 00
Old Boston Nat'l Bank, Boston	10,000	12,200 00	10,000 00
City Nat'l Bank, Boston	10,800	12,717 00	10,800 00
Columbian Nat'l Bank, Boston	30,000	44,100 00	30,000 00
Nat'l Bank of Commerce, Boston	22,100	26,188 50	22,100 00

BANK STOCK — *Concluded.*

	Par Value.	Estimated Market Value.	Amount Invested.
Nat'l B'k of Commonwealth, Boston,	$25,000	$28,062 50	$25,000 00
Eagle Nat'l Bank, Boston	28,600	32,675 50	28,600 00
Eliot Nat'l Bank, Boston	7,400	8,306 50	7,400 00
Exchange Nat'l Bank, Boston	10,000	14,012 50	10,000 00
Faneuil Hall Nat'l Bank, Boston	24,000	29,880 00	24,000 00
First Nat'l Bank, Boston	10,000	19,900 00	10,000 00
Freeman's Nat'l Bank, Boston	27,000	31,927 50	27,000 00
Globe Nat'l Bank, Boston	13,300	14,646 63	13,300 00
Hamilton Nat'l Bank, Boston	15,000	18,150 00	15,000 00
Hide and Leather Nat'l B'k, Boston,	15,000	17,212 50	15,000 00
Howard Nat'l Bank, Boston	26,700	31,038 75	26,700 00
Market Nat'l Bank, Boston	50,800	52,832 00	50,800 00
Massachusetts Nat'l Bank, Boston	8,250	9,776 25	8,250 00
Maverick Nat'l Bank, Boston	20,000	40,000 00	20,000 00
Merchants' Nat'l Bank, Boston	17,300	24,220 00	17,300 00
New England Nat'l Bank, Boston	10,000	14,200 00	10,000 00
North Nat'l Bank, Boston	30,200	38,958 00	30,200 00
Nat'l B'k of North America, Boston,	6,000	6,645 00	6,000 00
Nat'l Bank of Redemption, Boston	25,800	34,249 50	25,800 00
Revere Nat'l Bank, Boston	37,500	45,375 00	37,500 00
Second Nat'l Bank, Boston	48,000	71,520 00	48,000 00
Shawmut Nat'l Bank, Boston	20,000	23,750 00	20,000 00
Shoe and Leather Nat'l B'k, Boston,	40,000	44,900 00	40,000 00
State Nat'l Bank, Boston	6,900	8,331 75	6,900 00
Suffolk Nat'l Bank, Boston	22,500	26,943 75	22,500 00
Traders' Nat'l Bank, Boston	27,200	28,050 00	27,200 00
Tremont Nat'l Bank, Boston	45,000	54,225 00	45,000 00
Union Nat'l Bank, Boston	20,800	30,212 00	20,800 00
Washington Nat'l Bank, Boston	35,300	47,655 00	35,300 00
Webster Nat'l Bank, Boston	20,000	21,350 00	20,000 00
Mechanics' Nat'l B'k, Newburyport,	21,500	26,875 00	21,500 00
Merchants' Nat'l B'k, Newburyport,	24,520	31,876 00	24,520 00
Ocean Nat'l Bank, Newburyport	5,250	6,510 00	5,250 00
Gloucester Nat'l Bank, Gloucester	6,000	7,920 00	6,000 00
	$919,320	$1,157,753 25	$919,320 00

RAILROAD BONDS.

Eastern Railroad	$50,000	$50,000 00	$40,000 00
Providence and Worcester Railroad	100,000	107,000 00	100,000 00
	$150,000	$157,000 00	$140,000 00

IPSWICH SAVINGS BANK — IPSWICH.

Incorporated 1869. Number of corporators, 29.

JOSEPH ROSS, *President.* *Treasurer*, THEODORE F. COGSWELL.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$177,655 27	Public funds	$17,633 00
Earnings, undivided	2,567 27	Loans on public funds	800 00
Guaranty fund	1,340 00	Bank stock	31,070 00
		Loans on railroad bonds	500 00
		Loans on real estate	95,396 00
		Loans on personal security	10,635 00
		Loans to counties, cities, or towns	1,012 50
		Deposit in banks on interest,	23,199 67
		Cash on hand	1,316 37
	$181,562 54		$181,562 54

Loans on Public Funds, amount on each: —

On $1,000 6 per cent bond of the city of Newton $800 00

Loans on Railroad Bonds, amount on each: —

On $1,000 mortgage bond of the Boston, Concord, and Montreal R.R. $500 00

Cash on Deposit in Bank: —

First National Bank, Salem $23,802 22

Whole amount of interest or profits received or earned . . . $9,367 27

Rate and amount of each semi-annual dividend for previous year . . . . . { 2 per cent . $2,778 64; 2½ per cent . $3,804 81

Times for the dividends fixed by the by-laws: fourth Wednesday of January and July.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: 4½ per cent.

The total amount of loans, with each specified rate of interest: $1,012.50, 5½ per cent; $10,050, 6½ per cent; $97,281, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	176	
Aggregate amount of the same		108,343 50
Number of open accounts	901	
Number and amount of deposits received for previous year	779	54,081 65
Number and amount of deposits of and exceeding $300 at any one time for the previous year	42	19,423 00
Number and amount of withdrawals	372	27,705 56
Number of accounts opened the previous year	163	
Number of accounts closed the previous year	74	
Amount of expenses of the corporation during previous year		447 84
Amount of treasurer's bond		25,000 00

Date of examination by commissioner: May 6.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s	$11,000	$12,155 00	$11,385 00
City and town bonds:—			
City of Manchester, N.H., 6s	600	696 00	655 50
Town of Provincetown 5s	1,000	1,080 00	1,030 00
City of Providence, R.I., 5s	2,000	2,240 00	2,160 00
of Bangor, Me , 6s	1,000	1,060 00	930 00
of Bath, Me., 6s	1,000	1,060 00	930 00
of Dover, N.H., 6s	500	580 00	542 50
	$17,100	18,871 00	$17,633 00

Bank Stock.

Salem Nat'l Bank, Salem	$2,100	$2,436 00	$2,322 00
Naumkeag Nat'l Bank, Salem	1,900	2,755 00	2,698 00
Mercantile Nat'l Bank, Salem	1,900	2,242 00	2,110 00
First Nat'l Bank, Salem	2,100	2,394 00	2,352 00
Asiatic Nat'l Bank, Salem	690	989 00	920 00
Merchants' Nat'l Bank, Salem	1,800	2,520 00	2,412 00
Exchange Nat'l Bank, Salem	1,300	1,482 00	1,456 00
Merchants' Nat'l Bank, Boston	3,000	4,230 00	4,170 00
Nat'l Bank of the Republic, Boston,	2,500	3,150 00	3,150 00
Second Nat'l Bank, Boston	400	600 00	580 00
Atlas Nat'l Bank, Boston	1,000	1,260 00	1,175 00
Nat'l Bank of Commerce, Boston	400	475 00	400 00
Union Nat'l Bank, Boston	2,400	3,480 00	3,360 00
Globe Nat'l Bank, Boston	2,500	2,750 00	2,500 00
Revere Nat'l Bank, Boston	800	968 00	800 00
Gloucester Nat'l Bank, Gloucester	500	675 00	665 00
	$25,290	$32,406 00	$31,070 00

LAWRENCE SAVINGS BANK — LAWRENCE.

Incorporated March 10, 1868. Number of corporators, 81.

Hon. MILTON BONNEY, *President.* *Treasurer*, WILLIAM R. SPALDING.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$325,136 75	Public funds	$24,000 00
Earnings, undivided	19,394 52	Bank stock	75,550 00
Guaranty fund	3,918 68	Loans on bank stock	2,250 00
		Railroad bonds	5,000 00
		Real estate by foreclosure	24,150 72
		Loans on real estate	169,107 77
		Loans on personal security	6,402 62
		Deposit in banks on interest,	37,126 35
		Expense account	1,176 11
		Cash on hand	3,686 38
	$348,449 95		$348,449 95

Loans on Bank Stock, amount on each: —

On 13 shares Pemberton National Bank, Lawrence	$1,500 00
On 10 shares Pemberton National Bank, Lawrence	750 00

Cash on Deposit in Banks: —

National Bank of the Commonwealth, Boston	$37,126 35
Pemberton National Bank, Lawrence	1,988 85

Amount of real estate held by foreclosure	$24,150 72
Assessed value of the same	17,575 00
Amount of income received from the same	1,130 34
Amount of municipal tax on real estate	295 26

Whole amount of interest or profits received or earned		$21,418 47
Rate and amount of each semi-annual dividend for previous year (July, 2 per cent)		6,800 46
Times for the dividends fixed by the by-laws: Jan. 1 and July 1.		
The total amount of loans, with each specified rate of interest: $5,000, 5 per cent; $12,219.39, 6 per cent; $160,541, 7 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each	187	
Aggregate amount of the same		134,170 39
Number of open accounts	1,354	
Number and amount of deposits received for previous year	730	53,449 88
Number and amount of deposits of and exceeding $300 at any one time for the previous year	30	18,762 14
Number and amount of withdrawals	1,132	125,965 63
Number of accounts opened the previous year	175	
Number of accounts closed the previous year	549	
Amount of expenses of the corporation during previous year		1,600 00
Amount of treasurer's bond		10,000 00

Date of examination by commissioner: March 22.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s	$22,000	$23,980 00	$22,000 00
" " 6s	1,000	1,260 00	1,000 00
City bonds: —			
City of Lawrence 6s	1,000	1,150 00	1,000 00
	$24,000	$26,390 00	$24,000 00

Bank Stock.

Nat'l Bank of Commerce, Boston	$2,700	$3,092 50	$2,700 00
Nat'l B'k of North America, Boston,	2,300	2,599 00	2,300 00
Market Nat'l Bank, Boston	5,600	5,824 00	5,600 00
Pemberton Nat'l Bank, Lawrence	4,000	5,200 00	4,000 00
Traders' Nat'l Bank, Boston	2,100	2,163 25	2,100 00
Howard Nat'l Bank, Boston	1,500	1,743 75	1,500 00
State Nat'l Bank, Boston	5,400	6,574 50	5,400 00
Webster Nat'l Bank, Boston	8,900	9,567 50	8,900 00
City Nat'l Bank, Boston	1,000	1,177 50	1,000 00
Eliot Nat'l Bank, Boston	2,400	2,694 00	2,400 00
Atlas Nat'l Bank, Boston	2,000	2,515 00	2,000 00
Hide and Leather Nat'l B'k, Boston,	10,300	11,948 00	10,300 00
Third Nat'l Bank, Boston	1,700	1,797 75	1,700 00
Tremont Nat'l Bank, Boston	4,000	4,760 00	4,000 00
Merchants' Nat'l Bank, Boston	2,000	2,800 00	2,000 00
Nat'l B'k of Commonwealth, Boston,	2,700	3,032 75	2,700 00
Lawrence Nat'l Bank, Lawrence	700	728 00	700 00
First Ward Nat'l Bank, Boston	1,600	1,568 00	1,600 00
Central Nat'l Bank, Boston	5,500	6,001 75	5,500 00
Fourth Nat'l Bank, Boston	2,500	2,550 00	2,500 00
Blackstone Nat'l Bank, Boston	2,900	3,139 25	2,900 00
Eleventh Ward Nat'l Bank, Boston	3,750	750 00	3,750 00
	$75,550	$82,226 50	$75,550 00

Railroad Bonds.

Fitchburg Railroad	$5,000	$5,750 00	$5,000 00

LEE SAVINGS BANK—LEE.

Incorporated March 5, 1852. Number of corporators, 69.

HARRISON GARFIELD, *President.* *Treasurer*, JOHN L. KILBON.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$504,829 62	Public funds	$60,000 00
Earnings, undivided	7,067 03	Bank stock	95,350 00
Guaranty fund	8,000 00	Loans on bank stock	900 00
		Real estate by foreclosure	11,391 13
		Loans on real estate	264,663 65
		Loans on personal security	29,623 00
		Loans to counties, cities, or towns	20,000 00
		Expense account	584 16
		Premiums	11,225 75
		Cash in bank	26,178 96
	$519,896 65		$519,896 65

Loans on Bank Stock, amount on each:—

On 5 shares Lee National Bank $500 00
On 7 shares Lee National Bank 400 00

Cash on Deposit in Bank:—

Lee National Bank $26,178 96

Amount of real estate held by foreclosure $11,391 13
Assessed value of the same 6,325 00
Amount of income received from the same 276 88
Amount of municipal tax on real estate 67 93

Whole amount of interest or profits received or earned . . . $29,790 77
Rate and amount of each semi-annual dividend for previous year . . . . . { 2½ per cent . 10,947 19; 2 per cent . 8,999 75
Times for the dividends fixed by the by-laws: May 31 and Nov. 30.
Average annual per cent of dividends for the term ending at time of and including last extra dividend: $5\frac{96}{100}$.
The total amount of loans, with each specified rate of interest: $5,000, 5 per cent; $292,986.65, 6 per cent; $17,200, 7 per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each 274
Aggregate amount of the same 213,586 65
Amount of investments from which no income is received . . 7,100 00
Number of open accounts 1,592
Number and amount of deposits received for previous year, 1,134 105,558 57
Number and amount of deposits of and exceeding $300 at any one time for the previous year 97 54,222 74
Number and amount of withdrawals 750 78,933 75
Number of accounts opened the previous year 301
Number of accounts closed the previous year 147
Amount of expenses of the corporation during previous year . . 1,646 38
Amount of treasurer's bond 10,000 00
Date of examination by commissioner: Aug. 2.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s	$40,000	$44,000 00	$40,000 00
City and town bonds:—			
City of Springfield	10,000	12,000 00	10,000 00
Town of Sandisfield	10,000	10,000 00	10,000 00
	$60,000	$66,000 00	$60,000 00

BANK STOCK.

Lee Nat'l Bank, Lee	$18,830	$22,865 00	$18,830 00
Adams Nat'l Bank, North Adams	7,000	8,750 00	7,000 00
First Nat'l Bank, Adams	2,600	3,250 00	2,600 00
Pittsfield Nat'l Bank, Pittsfield	6,000	8,700 00	6,000 00
Housatonic Nat'l Bank, Stockbridge,	5,000	7,500 00	5,000 00
Continental Nat'l Bank, Boston	2,300	2,604 75	2,300 00
Everett Nat'l Bank, Boston	1,300	1,415 37	1,300 00
Massachusetts Nat'l Bank, Boston	2,500	2,962 50	2,500 00
State Nat'l Bank, Boston	1,000	1,207 50	1,000 00
Merchandise Nat'l Bank, Boston	5,000	5,375 00	5,000 00
Hamilton Nat'l Bank, Boston	1,000	1,210 00	1,000 00
Atlas Nat'l Bank, Boston	2,800	3,472 00	2,800 00
First Nat'l Bank, Boston	10,000	20,000 00	10,000 00
Eagle Nat'l Bank, Boston	6,000	6,855 00	6,000 00
Hide and Leather Nat'l B'k, Boston,	5,000	5,737 50	5,000 00
Revere Nat'l Bank, Boston	4,000	4,840 00	4,000 00
Webster Nat'l Bank, Boston	3,000	3,202 50	3,000 00
Nat'l Bank of Commerce, Boston	3,000	3,555 00	3,000 00
Nat'l B'k of North America, Boston,	2,000	2,215 00	2,000 00
Nat'l Bank of the Republic, Boston	1,000	1,257 50	1,000 00
Nat'l B'k of Commonwealth, Boston,	1,000	1,122 50	1,000 00
Nat'l Bank of Redemption, Boston	5,000	6,637 50	5,000 00
	$95,330	$124,734 62	$95,330 00

LEICESTER SAVINGS BANK — LEICESTER.

Incorporated 1869. Number of corporators, 43.

LORY S. WATSON, *President.* *Treasurer*, D. E. MERRIAM.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$285,824 30	Public funds	$81,806 25
Earnings, undivided	6,840 82	Loans on public funds	3,000 00
Guaranty fund	4,517 56	Bank stock	49,849 12
		Loans on bank stock	1,000 00
		Railroad bonds	3,030 00
		Real estate by foreclosure	4,800 00
		Loans on real estate	127,267 38
		Loans on personal security	12,850 00
		Deposit in banks on interest,	9,419 36
		Expense account	12 50
		Premium account	4,148 07
	$297,182 68		$297,182 68

Loans on Public Funds, amount on each:—

On $5,000 United States 4s $3,000 00

Loans on Bank Stock, amount on each:—

On 10 shares Leicester National Bank $1,000 00

Cash on Deposit in Bank:—

Leicester National Bank $9,419 36

Amount of real estate held by foreclosure $4,800 00

Assessed value of the same 4,000 00

Amount of income received from the same 102 00

Amount of municipal tax on real estate 41 42

Whole amount of interest or profits received or earned . . . $15,487 38

Rate and amount of each semi-annual dividend for previous year . . . . . { 2 per cent . } 5,349 51 { 2 per cent . } 5,469 58

Times for the dividends fixed by the by-laws: June 1 and Dec. 1.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: 4 per cent.

The total amount of loans, with each specified rate of interest: $16,500, 5 per cent; $112,357.38, 6 per cent; $18,125, 7 per cent; $835, 7½ per cent; $1,100, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each 111

Aggregate amount of the same 99,110 00

Amount of investments from which no income is received . . 1,100 00

Number of open accounts 646

Number and amount of deposits received for previous year . 314 29,053 59

Number and amount of deposits of and exceeding $300 at any one time for the previous year 28 13,745 11

Number and amount of withdrawals	246	$31,933 02
Number of accounts opened the previous year	65	
Number of accounts closed the previous year	60	
Amount of expenses of the corporation during previous year		1,019 00
Amount of treasurer's bond		10,000 00

Date of examination by commissioner: June 8.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s	$10,000	$11,050 00	$10,000 00
" " 4s	20,000	21,900 00	20,000 00
City and town bonds: —			
City of Worcester 6s	12,000	13,920 00	12,000 00
of Fall River 6s	1,000	1,160 00	1,000 00
of Lynn 6s	9,000	10,215 00	9,000 00
of Chelsea 6s	8,000	9,280 00	8,000 00
of Springfield 7s	2,000	2,330 00	2,000 00
of Somerville 5s	10,000	10,806 25	10,806 25
Town of Natick 7s	9,000	9,810 00	9,000 00
	$81,000	$90,471 25	$81,806 25

Bank Stock.

Nat'l B'k of Commonwealth, Boston,	$1,000	$1,120 00	$1,100 00
North Nat'l Bank, Boston	2,000	2,580 00	2,425 00
Hide and Leather Nat'l B'k, Boston,	5,000	5,800 00	5,954 40
Eliot Nat'l Bank, Boston	3,000	3,360 00	3,610 00
Webster Nat'l Bank, Boston	3,000	3,210 00	3,162 50
Nat'l B'k of North America, Boston,	1,200	1,356 00	1,346 00
Maverick Nat'l Bank, Boston	1,000	2,000 00	1,178 75
Market Nat'l Bank, Boston	1,500	1,560 00	1,815 40
Continental Nat'l Bank, Boston	1,000	1,130 00	1,150 00
Revere Nat'l Bank, Boston	1,500	1,815 00	1,925 00
Traders' Nat'l Bank, Boston	2,500	2,575 00	2,612 50
Howard Nat'l Bank, Boston	2,500	2,900 00	2,635 00
State Nat'l Bank, Boston	5,000	6,050 00	5,397 50
Leicester Nat'l Bank, Leicester	8,700	9,570 00	10,697 57
Central Nat'l Bank, Worcester	2,500	3,450 00	3,525 00
Millbury Nat'l Bank, Millbury	1,100	1,320 00	1,314 50
	$42,500	$49,796 00	$49,849 12

Railroad Bonds.

Eastern Railroad 4½s	$3,000	$2,970 00	$3,030 00

LEOMINSTER SAVINGS BANK — LEOMINSTER.

Incorporated 1865. Number of corporators, 35.

LEONARD BURRAGE, *President.* *Treasurer*, A. L. BURDITT.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$595,953 67	Bank stock	$76,200 00
Earnings, undivided	1,144 16	Loans on bank stock	7,235 00
Guaranty fund	6,000 00	Real estate by foreclosure	13,856 29
		Loans on real estate	345,703 16
		Loans on personal security	85,950 00
		Loans to counties, cities, or towns	22,000 00
		Deposit in banks on interest,	41,000 00
		Expense account	628 05
		Cash on hand	10,525 33
	$603,097 83		$603,097 83

Loans on Bank Stock, amount on each: —

On 88 shares First National Bank, Leominster $7,235 00

Cash on Deposit in Bank: —

First National Bank, Leominster $41,000 00

Amount of real estate held by foreclosure $13,856 29
Assessed value of the same 14,800 00
Amount of income received from the same 775 18
Amount of municipal tax on real estate 190 40

Whole amount of interest or profits received or earned . . . $33,776 81
Rate and amount of each semi-annual dividend for previous year . . . . . { 2½ per cent . 13,319 74; 2 per cent . 11,083 40
Times for the dividends fixed by the by-laws: Jan. 1 and July 1.
Average annual per cent of dividends for the term ending at time of and including last extra dividend: 5 per cent.
The total amount of loans, with each specified rate of interest: $16,000, 4 per cent; $6,000, 5 per cent; $65,000, 6 per cent; $450,088.16, 6½ per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each 31
Aggregate amount of the same 217,800 00
Number of open accounts 1,857
Number and amount of deposits received for previous year, 1,288 105,746 04
Number and amount of deposits of and exceeding $300 at any one time for the previous year 85 50,508 45
Number and amount of withdrawals 987 84,028 61
Number of accounts opened the previous year 376
Number of accounts closed the previous year 228
Amount of expenses of the corporation during previous year . . 1,805 40
Amount of treasurer's bond 40,000 00
Date of examination by commissioner: July 23.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Safety Fund Nat'l Bank, Fitchburg,	$8,000	$8,800 00	$8,000 00
Webster Nat'l Bank, Boston . .	7,500	8,006 25	7,500 00
Boston Nat'l Bank, Boston . .	6,200	6,727 00	6,200 00
Market Nat'l Bank, Boston . .	1,000	1,040 00	1,000 00
Traders' Nat'l Bank, Boston . .	2,600	2,681 25	2,600 00
Central Nat'l Bank, Boston . .	2,700	2,946 37	2,700 00
Globe Nat'l Bank, Boston . .	3,600	3,964 50	3,600 00
Blackstone Nat'l Bank, Boston .	500	536 88	500 00
Eliot Nat'l Bank, Boston . . .	2,500	2,806 25	2,500 00
Everett Nat'l Bank, Boston . .	400	435 50	400 00
Continental Nat'l Bank, Boston .	2,000	2,265 00	2,000 00
Nat'l B'k of Commonwealth, Boston,	1,000	1,122 50	1,000 00
First Nat'l Bank, Leominster . .	38,200	40,110 00	38,200 00
	$76,200	$81,441 50	$76,200 00

LOWELL FIVE CENTS SAVINGS BANK—LOWELL.

Incorporated 1854. Number of corporators, 110.

HORATIO WOOD, *President.* *Treasurer*, ARTEMAS S. TYLER.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$1,682,117 56	Public funds	$72,975 00
Earnings, undivided	171,440 23	Bank stock	68,771 50
Guaranty fund	17,404 77	Loans on bank stock	2,000 00
Suspense	3,755 00	Real estate	89,996 86
		Real estate by foreclosure	446,661 30
		Loans on real estate	735,950 00
		Loans on personal security	15,140 00
		Loans to counties, cities, or towns	25,000 00
		Deposit in banks on interest,	382,347 96
		Expense account	2,453 58
		Loans on bank books	6,412 00
		Cash on hand	27,009 36
	$1,874,717 56		$1,874,717 56

Loans on Bank Stock, amount on each:—

On 20 shares Prescott National Bank, Lowell	$2,000 00

Cash on Deposit in Banks:—

Prescott National Bank, Lowell	$307,194 01
National Bank of the Commonwealth, Boston	75,011 08
Appleton National Bank, Lowell	142 87

Invested in real estate (for banking purposes)	$89,996 86
Estimated value of the same	65,000 00
Amount of real estate held by foreclosure	446,661 30
Assessed value of the same	318,400 00
Amount of income received from the same	12,574 65
Amount of municipal tax on real estate	4,139 42

Whole amount of interest or profits received or earned	$117,471 28

Times for the dividends fixed by the by-laws: January and July.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: $4\frac{2}{3}$ per cent.

The total amount of loans, with each specified rate of interest: $32,000, $5\frac{1}{2}$ per cent; $490,612, 6 per cent; $75,140, $6\frac{1}{2}$ per cent; $144,850, 7 per cent; $9,300, $7\frac{3}{10}$ per cent; $8,950, $7\frac{1}{2}$ per cent; $23,650, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	111	
Aggregate amount of the same		100,502 00
Amount of investments from which no income is received		50,161 30
Number of open accounts	7,966	
Number and amount of deposits received for previous year	46	2,414 22

Number and amount of deposits of and exceeding $300 at any one time for the previous year	1	$440 00
Number and amount of withdrawals	2,354	611,304 79
Number of accounts opened the previous year	15	
Number of accounts closed the previous year	1,945	
Amount of expenses of the corporation during previous year		6,241 23
Amount of treasurer's bond		30,000 00

Date of examination by commissioner: Aug. 30.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds: —			
City of Cambridge	$15,000	$16,500 00	$15,000 00
of Charlestown	10,000	10,950 00	10,000 00
of Lawrence	10,000	10,750 00	10,000 00
of Lowell	35,000	40,250 00	32,975 00
Town of Plymouth	5,000	5,375 00	5,000 00
	$75,000	$83,825 00	$72,975 00

Bank Stock.

Nat'l B'k of North America, Boston,	$5,000	$5,537 50	$5,450 00
Eliot Nat'l Bank, Boston	4,500	5,051 25	4,500 00
Old Lowell Nat'l Bank, Lowell	8,300	9,960 00	10,970 50
Merchants' Nat'l Bank, Lowell	3,500	4,655 00	3,540 00
Prescott Nat'l Bank, Lowell	13,500	18,225 00	16,806 00
Railroad Nat'l Bank, Lowell	15,000	18,000 00	16,200 00
First Nat'l Bank, Lowell	8,500	12,750 00	11,305 00
	$58,300	$74,178 75	$68,771 50

LOWELL INSTITUTION FOR SAVINGS — LOWELL.

Incorporated 1829. Number of corporators, 64.

THEODORE EDSON, *President.* *Treasurer,* GEORGE J. CARNEY.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$3,169,650 27	Public funds	$730,000 00
Earnings, undivided	51,447 57	Bank stock	342,400 00
Guaranty fund	50,725 38	Loans on bank stock	27,000 00
		Real estate	20,334 06
		Loans on real estate	480,150 00
		Loans to counties, cities, or towns	1,305,800 00
		Deposit in banks on interest,	366,139 16
	$3,271,823 22		$3,271,823 22

Loans on Bank Stock, amount on each: —

On 50 shares Prescott National Bank, Lowell	$4,500 00
On 250 shares Wamesit National Bank, Lowell	22,500 00

Cash on Deposit in Banks: —

Prescott National Bank, Lowell	$3,000 00
Wamesit National Bank, Lowell	65,000 00
Merchants' National Bank, Lowell	298,139 16

Invested in real estate (for banking purposes)	$20,334 06
Estimated value of the same	20,334 06
Amount of municipal tax on real estate	502 20

Whole amount of interest or profits received or earned		$178,935 47
Rate and amount of each semi-annual dividend for previous year	2 per cent	50,189 74
	2 per cent	54,160 30

Times for the dividends fixed by the by-laws: first Saturday of May and November.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: $7\frac{807}{1000}$ per cent.

The total amount of loans, with each specified rate of interest: $70,000, 2 per cent; $22,500, 4 per cent; $50,000, $4\frac{29}{100}$ per cent; $85,300, $4\frac{3}{4}$ per cent; $35,300, 5 per cent; $79,500, $5\frac{1}{2}$ per cent; $773,550, 6 per cent; $1,000, $6\frac{1}{4}$ per cent; $200,000, $6\frac{1}{2}$ per cent; $229,000, $6\frac{6}{10}$ per cent; $266,800, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	38	
Aggregate amount of the same		64,000 00
Number of open accounts	8,720	
Number and amount of deposits received for previous year,	20,709	945,850 92
Number and amount of deposits of and exceeding $300 at any one time for the previous year	798	441,658 00
Number and amount of withdrawals	5,502	479,716 74

Number of accounts opened the previous year	2,701	
Number of accounts closed the previous year	1,068	
Amount of expenses of the corporation during previous year		$5,600 00
Amount of treasurer's bond		20,000 00

Date of examination by commissioner: Oct. 12.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s, 1881	$375,000	$393,750 00	$375,000 00
" " 5s, 1881	290,000	295,800 00	290,000 00
" " 4½s, 1891	65,000	71,500 00	65,000 00
	$730,000	$761,050 00	$730,000 00

Bank Stock.

Atlas Nat'l Bank, Boston	$15,000	$18,750 00	$15,000 00
Boylston Nat'l Bank, Boston	17,500	20,125 00	17,500 00
Columbian Nat'l Bank, Boston	17,900	26,313 00	17,900 00
Eagle Nat'l Bank, Boston	45,000	50,850 00	45,000 00
Freeman's Nat'l Bank, Boston	3,600	4,212 00	3,600 00
Hamilton Nat'l Bank, Boston	55,000	67,650 00	55,000 00
Merchants' Nat'l Bank, Boston	34,100	48,763 00	34,100 00
Mount Vernon Nat'l Bank, Boston	500	555 00	500 00
New England Nat'l Bank, Boston	16,100	23,828 00	16,100 00
Nat'l Bank of the Republic, Boston,	24,500	31,360 00	24,500 00
Second Nat'l Bank, Boston	47,300	71,423 00	47,300 00
Tremont Nat'l Bank, Boston	15,200	18,240 00	15,200 00
Union Nat'l Bank, Boston	500	715 00	500 00
Washington Nat'l Bank, Boston	3,200	4,384 00	3,200 00
Railroad Nat'l Bank, Lowell	26,000	30,680 00	26,000 00
First Nat'l Bank, Lowell	16,000	23,200 00	16,000 00
Merchants' Nat'l Bank, Lowell	5,000	6,500 00	5,000 00
	$342,400	$447,548 00	$342,400 00

LYNN FIVE CENTS SAVINGS BANK — LYNN.

Incorporated 1854. Number of corporators, 60.

H. A. Pevear, *President.* *Treasurer*, H. E. Newhall.

Statement.

Liabilities.		Assets.	
Deposits	$1,447,998 51	Public funds	$130,888 53
Earnings, undivided	59,896 32	Bank stock	367,588 97
Guaranty fund	15,400 00	Loans on bank stock	1,200 00
Other liabilities	12,746 60	Railroad bonds	14,983 65
		Real estate	40,000 00
		Real estate by foreclosure	35,950 00
		Loans on real estate	667,729 96
		Loans on personal security	20,597 00
		Loans to counties, cities, or towns	96,527 33
		Deposit in banks and trust company on interest	153,439 60
		Expense account	1,388 49
		Tax titles	423 21
		Cash on hand	5,324 69
	$1,536,041 43		$1,536,041 43

Loans on Bank Stock, amount on each:—

On 10 shares City National Bank, Lynn	$900 00
On 4 shares Central National Bank, Lynn	300 00

Cash on Deposit in Bank and Trust Company:—

City National Bank, Lynn	$103,439 60
Boston Safe Deposit and Trust Company*	50,000 00

Invested in real estate (for banking purposes)	$40,000 00
Estimated value of the same	35,000 00
Amount of real estate held by foreclosure	35,950 00
Assessed value of the same	42,125 00
Amount of income received from the same	2,409 00
Amount of municipal tax on real estate	1,473 56

Whole amount of interest or profits received or earned		$92,785 14
Rate and amount of each semi-annual dividend for previous year	2 per cent	25,070 30
	2 per cent	25,900 71

Times for the dividends fixed by the by-laws: Jan. 1 and July 1.

The total amount of loans, with each specified rate of interest: $21,527, 3¼ per cent; $25,000, 3½ per cent; $8,000, 3⅝ per cent; $22,300, 5 per cent; $1,200, 5½ per cent; $268,825, 6 per cent; $109,000, 6½ per cent; $207,246, 7 per cent; $58,050, 7 3/10 per cent; $57,905, 7½ per cent; $7,400, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	374	
Aggregate amount of the same		386,572 00

* This bank was notified that the Attorney-General has given an opinion that deposits by savings banks in trust companies are illegal.

Number of open accounts	8,419	
Number and amount of deposits received for previous year,	10,354	$423,747 01
Number and amount of deposits of and exceeding $300 at any one time for the previous year	263	119,323 00
Number and amount of withdrawals	6,394	358,089 28
Number of accounts opened the previous year	2,027	
Number of accounts closed the previous year	1,353	
Amount of expenses of the corporation during previous year		5,385 86
Amount of treasurer's bond		30,000 00

Date of examination by commissioner: May 1.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s	$20,000	$21,900 00	$19,913 89
" " 6s, currency	50,000	63,500 00	43,127 04
State bonds: —			
State of Maine 6s	7,000	8,050 00	7,000 00
of New Hampshire 6s	1,000	1,070 00	1,000 00
City and town bonds: —			
Town of Plymouth	26,000	28,340 00	26,587 60
City of Somerville	10,000	10,250 00	10,000 00
Town of Brookline	10,000	12,700 00	10,000 00
City of Chelsea	2,000	2,320 00	2,000 00
of Cambridge	3,000	3,090 00	3,072 50
of Providence, R.I.	3,000	3,090 00	3,187 50
of Lynn	5,000	5,450 00	5,000 00
	$137,000	$159,760 00	$130,888 53

Bank Stock.

City Nat'l Bank, Lynn	$32,800	$49,200 00	$47,122 50
Central Nat'l Bank, Lynn	9,300	12,090 00	11,863 97
First Nat'l Bank, Lynn	4,400	5,500 00	5,150 00
North Nat'l Bank, Boston	3,000	3,870 00	4,150 25
Exchange Nat'l Bank, Boston	47,000	65,800 00	72,440 37
First Nat'l Bank, Boston	23,500	46,765 00	41,576 75
Globe Nat'l Bank, Boston	8,800	9,504 00	11,500 00
Nat'l Bank of Redemption, Boston	25,300	33,396 00	34,000 00
Hide and Leather Nat'l B'k, Boston,	700	791 00	682 50
Revere Nat'l Bank, Boston	6,900	8,211 00	7,031 63
Freeman's Nat'l Bank, Boston	2,500	2,950 00	2,500 00
Shoe and Leather Nat'l B'k, Boston,	1,500	1,665 00	1,500 00
Continental Nat'l Bank, Boston	15,400	17,402 00	21,816 50
Traders' Nat'l Bank, Boston	13,000	13,390 00	13,649 00
Boylston Nat'l Bank, Boston	1,400	1,568 00	1,900 00
Columbian Nat'l Bank, Boston	1,700	2,499 00	2,450 00
Union Nat'l Bank, Boston	12,700	18,415 00	18,000 00
Blackstone Nat'l Bank, Boston	5,600	5,936 00	7,512 50

BANK STOCK — *Concluded.*

	Par Value.	Estimated Market Value.	Amount Invested.
Merchants' Nat'l Bank, Boston .	$13,000	$18,200 00	$19,325 00
Nat'l Bank of the Republic, Boston,	3,000	3,780 00	4,000 00
Tremont Nat'l Bank, Boston . .	12,700	15,113 00	17,000 00
Nat'l B'k of Commonwealth, Boston,	5,000	5,600 00	5,000 00
Merchandise Nat'l Bank, Boston .	5,000	5,200 00	5,000 00
Nat'l B'k of North America, Boston,	2,600	2,938 00	2,418 00
Georgetown Nat'l Bank, Georgetown,	10,000	9,500 00	10,000 00
	$266,800	$359,283 00	$367,588 97

RAILROAD BONDS.

Eastern Railroad	$10,500	$10,500 00	$9,983 65
Boston, Revere Beach, and Lynn R.R.	5,000	5,312 50	5,000 00
	$10,500	$15,812 50	$14,983 65

LYNN INSTITUTION FOR SAVINGS — LYNN.

Incorporated 1826. Number of corporators, 59.

PHILIP A. CHASE, *President.* *Treasurer*, D. H. SWEETSER.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$1,826,396 22	Public funds	$341,000 00
Earnings, undivided	45,600 53	Loans on public funds	32,500 00
Guaranty fund	37,000 00	Bank stock	213,082 00
		Loans on bank stock	10,650 00
		Railroad bonds	19,700 00
		Loans on railroad bonds	1,700 00
		Real estate	45,000 00
		Real estate by foreclosure	2,881 43
		Loans on real estate	850,019 00
		Loans on personal security	102,800 00
		Loans to counties, cities, or towns	146,328 00
		Deposit in banks on interest,	122,916 28
		Tax titles	635 54
		Loan on bank book	500 00
		Cash on hand	19,284 50
	$1,908,996 75		$1,908,996 75

Loans on Public Funds, amount on each:—

On $2,000 United States 4½s	$2,000 00
On $20,000 United States 6s, currency; $2,500 United States 6s, 1881; $2,000 United States 4s; and $5,000 city of Springfield bonds	29,500 00
On $1,000 city of Lynn bonds	1,000 00

Loans on Bank Stock, amount on each:—

On 80 shares City National Bank, Lynn	$7,450 00
On 10 shares First National Bank, Lynn	1,000 00
On 7 shares First National Bank, Lynn	600 00
On 10 shares First National Bank, Lynn	1,000 00
On 6 shares First National Bank, Lynn	600 00

Loans on Railroad Bonds, amount on each:—

On $3,000 Boston, Revere Beach, and Lynn Railroad 6s	$1,700 00

Cash on Deposit in Banks:—

First National Bank, Lynn	$117,916 28
Merchandise National Bank, Boston	5,000 00

Invested in real estate (for banking purposes)	$45,000 00
Estimated value of the same	50,000 00
Amount of real estate held by foreclosure	2,881 43
Assessed value of the same	3,000 00
Amount of income received from the same	120 00
Amount of municipal tax on real estate	519 20
Whole amount of interest or profits received or earned	$105,043 29
Rate and amount of each semi-annual dividend for previous year — 2 per cent	31,047 48
2 per cent	32,612 27

Times for the dividends fixed by the by-laws: May 1 and Nov. 1.
The total amount of loans, with each specified rate of interest: $47,625, 3½ per cent; $5,000, 3⅝ per cent; $35,000, 3¾ per cent; $36,500, 4 per cent; $105,700, 5 per cent; $30,000, 5½ per cent; $409,228, 6 per cent; $92,600, 6½ per cent; $298,900, 7 per cent; $21,800, 7½ per cent; $5,900, 7 3/10 per cent; $3,500, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	273	
Aggregate amount of the same		$374,750 00
Number of open accounts	5,753	
Number and amount of deposits received for previous year,	5,879	454,078 00
Number and amount of deposits of and exceeding $300 at any one time for the previous year	366	203,025 00
Number and amount of withdrawals	4,020	337,071 31
Number of accounts opened the previous year	1,277	
Number of accounts closed the previous year	695	
Amount of expenses of the corporation during previous year		5,026 00
Amount of treasurer's bond		50,000 00

Date of examination by commissioner: April 30.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s, 1881	$5,000	$5,200 00	$5,000 00
" " 4½s	115,000	126,500 00	115,000 00
" " 4s	40,000	44,000 00	40,000 00
" " 5s	30,000	30,600 00	30,000 00
City and town bonds:—			
City of Cambridge 6s	10,000	11,800 00	10,000 00
of Lynn 5½s	19,000	19,950 00	19,000 00
of Lynn 6s	27,000	29,700 00	27,000 00
of Lynn 6s	1,000	1,200 00	1,000 00
of Lowell 6s	10,000	11,500 00	10,000 00
of Somerville 6s	25,500	26,775 00	25,500 00
of Boston 6s	10,000	11,800 00	10,000 00
of Boston 5s	5,000	5,100 00	5,000 00
of Fall River 5s	25,000	27,500 00	25,000 00
of Lynn 5s	1,000	1,000 00	1,000 00
Town of Natick 7s	4,000	4,200 00	4,000 00
of Saugus 5s	9,500	9,500 00	9,500 00
City of Fall River 6s	4,000	4,000 00	4,000 00
	$341,000	$370,325 00	$341,000 00

Bank Stock.

Atlantic Nat'l Bank, Boston	$5,300	$7,950 00	$6,625 00
Rockland Nat'l Bank, Boston	10,000	13,000 00	12,000 00
Exchange Nat'l Bank, Boston	5,500	7,700 00	6,270 00
Shoe and Leather Nat'l B'k, Boston,	6,000	6,780 00	6,000 00

BANK STOCK — *Concluded.*

	Par Value.	Estimated Market Value.	Amount Invested.
New England Nat'l Bank, Boston	$5,900	$8,378 00	$5,900 00
Columbian Nat'l Bank, Boston	8,900	13,172 00	10,057 00
Market Nat'l Bank, Boston	2,500	2,625 00	2,500 00
Shawmut Nat'l Bank, Boston	2,000	2,400 00	2,000 00
Freeman's Nat'l Bank, Boston	1,300	1,534 00	1,300 00
Traders' Nat'l Bank, Boston	5,000	5,250 00	5,000 00
Second Nat'l Bank, Boston	5,500	8,250 00	6,875 00
Continental Nat'l Bank, Boston	3,500	3,850 00	3,500 00
Everett Nat'l Bank, Boston	5,400	5,940 00	5,400 00
Nat'l Bank of the Republic, Boston	10,000	12,500 00	11,000 00
Union Nat'l Bank, Boston	7,300	10,585 00	8,760 00
Blackstone Nat'l Bank, Boston	5,500	5,940 00	5,500 00
First Nat'l Bank, Boston	2,500	4,750 00	3,750 00
Merchandise Nat'l Bank, Boston	2,500	2,700 00	2,500 00
Nat'l B'k of North America, Boston,	3,400	3,842 00	3,400 00
First Nat'l Bank, Lynn	40,000	50,000 00	42,000 00
Central Nat'l Bank, Lynn	30,100	40,635 00	36,120 00
City Nat'l Bank, Lynn	21,300	31,950 00	26,625 00
	$189,400	$249,731 00	$213,082 00

RAILROAD BONDS.

Eastern Railroad 4½s	$21,000	$21,000 00	$19,700 00

MALDEN SAVINGS BANK — MALDEN.

Incorporated March 30, 1860. Number of corporators, 26.

CALEB WAIT, *President.* *Treasurer*, CHARLES MERRILL.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$431,396 48	Public funds	$85,500 00
Earnings, undivided	4,621 90	Bank stock	64,750 00
Guaranty fund	4,250 00	Real estate by foreclosure	2,800 00
		Loans on real estate	178,250 00
		Loans on personal security	79,250 00
		Expense account	2,042 90
		Premium	17,897 49
		Cash on hand	9,777 99
	$440,268 38		$440,268 38

Cash on Deposit in Bank: —		
First National Bank, Malden		$9,777 99
Amount of real estate held by foreclosure		$2,800 00
Assessed value of the same		4,200 00
Amount of income received from the same		103 25
Amount of municipal tax on real estate		36 72
Whole amount of interest or profits received or earned		$27,202 99
Rate and amount of each semi-annual dividend for previous year	2½ per cent.	8,021 03
	2½ per cent.	9,142 76
Times for the dividends fixed by the by-laws: second Tuesday of April and October.		
Average annual per cent of dividends for the term ending at time of and including last extra dividend: $5\frac{88}{100}$ per cent.		
The total amount of loans, with each specified rate of interest: $40,000, 3 per cent; $15,000, 4 per cent; $15,000, 5 per cent; $2,200, 6½ per cent; $185,300, 7 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each	87	
Aggregate amount of the same		127,725 00
Amount of investments from which no income is received		1,800 00
Number of open accounts	1,910	
Number and amount of deposits received for previous year,	5,812	207,338 59
Number and amount of deposits of and exceeding $300 at any one time for the previous year	121	67,312 57
Number and amount of withdrawals	1,306	110,964 12
Number of accounts opened the previous year	309	
Number of accounts closed the previous year	228	
Amount of expenses of the corporation during previous year		1,353 97
Amount of treasurer's bond		10,000 00
Date of examination by commissioner: April 28.		

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s	$31,500	$34,650 00	$32,964 68
" " 6s	10,000	12,000 00	10,000 00
City and town bonds: —			
Town of Brookline 7s	10,000	12,600 00	12,612 50
City of Newton 5s	8,000	8,800 00	8,120 00
of Fall River 6s	5,000	5,350 00	5,375 00
of Bath, Me., 6s	5,000	5,100 00	5,225 00
of Bangor, Me., 6s	5,000	5,500 00	5,325 00
Town of Woburn 6s	10,000	11,500 00	10,950 00
City of Fitchburg 6s	1,000	1,100 00	1,095 00
	$85,500	$96,600 00	$91,667 18

Bank Stock.

First Nat'l Bank, Malden	$7,600	$8,816 00	$7,600 00
Atlas Nat'l Bank, Boston	2,000	2,880 00	2,346 90
Atlantic Nat'l Bank, Boston	300	450 00	450 75
Nat'l Bank of Commerce, Boston	1,300	1,560 00	1,381 25
Continental Nat'l Bank, Boston	2,500	3,000 00	2,335 62
City Nat'l Bank, Boston	3,600	4,320 00	4,354 25
Eagle Nat'l Bank, Boston	2,800	3,248 00	3,143 50
Exchange Nat'l Bank, Boston	2,900	4,060 00	4,053 50
Freeman's Nat'l Bank, Boston	2,500	2,975 00	2,425 00
First Nat'l Bank, Boston	1,500	3,000 00	2,745 00
Eliot Nat'l Bank, Boston	800	912 00	920 00
Globe Nat'l Bank, Boston	2,000	2,200 00	2,045 00
Hamilton Nat'l Bank, Boston	1,000	1,230 00	1,100 00
Hide and Leather Nat'l B'k, Boston,	2,000	2,320 00	2,000 00
Howard Nat'l Bank, Boston	1,100	1,265 00	1,100 00
Market Nat'l Bank, Boston	1,000	1,030 00	1,000 00
Massachusetts Nat'l Bank, Boston	1,000	1,200 00	1,080 00
Merchants' Nat'l Bank, Boston	3,000	4,200 00	3,834 75
North Nat'l Bank, Boston	1,400	1,792 00	1,778 00
Nat'l B'k of North America, Boston,	1,200	1,320 00	1,130 50
Old Boston Nat'l Bank, Boston	1,050	1,170 00	1,354 75
Security Nat'l Bank, Boston	2,500	4,500 00	4,543 75
Revere Nat'l Bank, Boston	700	833 00	707 87
State Nat'l Bank, Boston	4,700	6,110 00	5,539 00
Shawmut Nat'l Bank, Boston	1,600	1,920 00	1,710 87
Suffolk Nat'l Bank, Boston	1,200	1,440 00	1,363 50
Traders' Nat'l Bank, Boston	1,500	1,560 00	1,480 00
Tremont Nat'l Bank, Boston	1,000	1,200 00	1,015 00
Nat'l Bank of Redemption, Boston	5,500	7,535 00	7,361 25
Rockland Nat'l Bank, Boston	500	650 00	653 75
Webster Nat'l Bank, Boston	3,000	3,210 00	3,256 25
	$64,750	$81,906 00	$75,810 01

MARBLEHEAD SAVINGS BANK — MARBLEHEAD.

Incorporated 1871. Number of corporators, 41.

ISAAC C. WYMAN, *President.* *Treasurer*, WILLIAM GILLEY.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$168,196 58	Public funds	$9,710 13
Earnings, undivided	3,718 45	Bank stock	55,818 96
Guaranty fund	1,791 12	Real estate by foreclosure	34,336 94
		Loans on real estate	42,950 00
		Loans to counties, cities, or towns	11,400 00
		Deposit in banks on interest,	18,941 28
		Cash on hand	548 84
	$173,706 15		$173,706 15

Cash on Deposit in Bank:—

Marblehead National Bank $18,941 28

Amount of real estate held by foreclosure $34,336 94

Assessed value of the same 26,400 00

Amount of income received from the same 1,500 89

Amount of municipal tax on real estate 395 31

Whole amount of interest or profits received or earned . . . $6,756 64

Rate and amount of each semi-annual dividend for previous year . . . . . { 2 per cent . $3,097 06; 2 per cent . 3,066 12

Times for the dividends fixed by the by-laws: May 1 and Nov. 1.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: 4 per cent.

The total amount of loans, with each specified rate of interest: $21,400, 5 per cent; $3,500, 6 per cent; $600, 6½ per cent; $18,300, 7 per cent; $4,500, 7 3/10 per cent; $600, 7½ per cent; $5,450, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each 32

Aggregate amount of the same 24,950 00

Number of open accounts 1,010

Number and amount of deposits received for previous year . 798 44,143 33

Number and amount of deposits of and exceeding $300 at any one time for the previous year 30 15,145 25

Number and amount of withdrawals 570 47,381 32

Number of accounts opened the previous year 180

Number of accounts closed the previous year 141

Amount of expenses of the corporation during previous year . . 645 38

Amount of treasurer's bond 10,000 00

Date of examination by commissioner: June 1.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds	$1,500	$1,650 00	$1,438 13
City and town bonds: —			
City of Charlestown	3,000	3,600 00	3,047 00
Town of Arlington	5,000	6,000 00	5,225 00
	$9,500	$11,250 00	$9,710 13

Bank Stock.

Merchants' Nat'l Bank, Boston	$2,500	$3,525 00	$3,331 25
Shawmut Nat'l Bank, Boston	2,500	2,950 00	3,084 37
North Nat'l Bank, Boston	2,500	3,250 00	3,056 25
Shoe and Leather Nat'l B'k, Boston,	2,100	2,373 00	2,366 25
Mount Vernon Nat'l Bank, Boston	2,000	2,160 00	2,505 20
Continental Nat'l Bank, Boston	2,500	2,825 00	2,687 50
Boylston Nat'l Bank, Boston	3,100	3,503 00	3,839 50
Blackstone Nat'l Bank, Boston	3,000	3,210 00	3,485 00
Hamilton Nat'l Bank, Boston	500	605 00	591 25
Merchandise Nat'l Bank, Boston	1,300	1,391 00	1,297 67
Market Nat'l Bank, Boston	900	936 00	999 00
State Nat'l Bank, Boston	5,600	6,832 00	6,048 45
Revere Nat'l Bank, Boston	400	480 00	442 75
Hide and Leather Nat'l B'k, Boston,	3,200	3,680 00	3,744 00
Grand Nat'l Bank, Marblehead	3,800	4,256 00	4,639 15
Nat'l Bank of Commerce, Boston	1,900	2,280 00	2,440 00
Nat'l Bank of Redemption, Boston	2,900	3,857 00	4,067 25
Nat'l B'k of North America, Boston,	2,500	2,825 00	2,778 12
Nat'l Bank of the Republic, Boston.	2,400	3,024 00	3,072 00
Marblehead Nat'l Bank, Marblehead,	1,200	1,344 00	1,344 00
	$46,800	$55,306 00	$55,818 96

MARLBOROUGH SAVINGS BANK — MARLBOROUGH.

Incorporated April 3, 1860. Number of corporators, 94.

ELBRIDGE HOWE, *President.* *Treasurer*, EDWARD R. ALLEY.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$668,455 09	Public funds	$159,684 00
Earnings, undivided	19,308 89	Bank stock	117,941 25
Guaranty fund	8,863 04	Real estate by foreclosure	18,350 00
		Loans on real estate	345,641 50
		Loans on personal security	11,836 76
		Deposit in banks on interest,	42,514 22
		Expense account	659 29
	$696,627 02		$696,627 02

Cash on Deposit in Banks: —

First National Bank, Marlborough	$7,647 25
People's National Bank, Marlborough	8,538 48
Pacific National Bank, Boston	26,328 49
Amount of real estate held by foreclosure	$18,350 00
Assessed value of the same	23,500 00
Amount of income received from the same	967 51
Amount of municipal tax on real estate	390 35
Whole amount of interest or profits received or earned	$40,202 34
Rate and amount of each semi-annual dividend for previous year: 2½ per cent	14,139 85
2 per cent	12,009 96

Times for the dividends fixed by the by-laws: third Wednesday of January and July.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: $6\frac{36}{100}$ per cent.

The total amount of loans, with each specified rate of interest: $10,000, 4 per cent; $10,000, 5 per cent; $105,740, 6 per cent; $6,450, 6½ per cent; $213,451, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	237	
Aggregate amount of the same		231,291 50
Number of open accounts	2,312	
Number and amount of deposits received for previous year,	1,950	157,366 00
Number and amount of deposits of and exceeding $300 at any one time for the previous year	118	64,983 00
Number and amount of withdrawals	965	105,610 15
Number of accounts opened the previous year	541	
Number of accounts closed the previous year	275	
Amount of expenses of the corporation during previous year		1,799 85
Amount of treasurer's bond		10,000 00

Date of examination by commissioner: June 25.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s	$600	$648 00	$627 00
" " 4s	1,100	1,177 00	1,100 00
City and town bonds:—			
City of Charlestown	27,000	31,590 00	31,057 50
of Boston	21,000	24,135 00	23,090 00
Town of Marlborough	20,000	20,600 00	20,000 00
City of Fall River	16,000	17,510 00	16,450 00
of Lowell	12,000	13,980 00	11,920 00
of Cambridge	10,000	11,580 00	10,930 00
Town of Pawtucket, R.I.	10,000	11,120 00	10,700 00
of Woburn	8,000	8,160 00	8,000 00
City of Lynn	7,000	8,220 00	8,025 00
of Lewiston, Me.	7,000	7,700 00	7,350 00
of Dover, N.H.	4,400	4,840 00	4,752 00
of Portsmouth, N.H.	3,000	3,056 00	3,056 25
of Bangor, Me.	2,500	2,875 00	2,626 25
	$149,600	$167,191 00	$159,684 00

Bank Stock.

Webster Nat'l Bank, Boston	$7,500	$8,025 00	$7,875 00
Continental Nat'l Bank, Boston	6,800	7,701 00	6,800 00
Globe Nat'l Bank, Boston	5,000	5,500 00	5,250 00
Faneuil Hall Nat'l Bank, Boston	4,400	5,528 25	5,528 25
Market Nat'l Bank, Boston	4,000	4,160 00	4,000 00
Merchandise Nat'l Bank, Boston	4,000	4,300 00	4,100 00
City Nat'l Bank, Boston	4,000	4,710 00	4,200 00
Third Nat'l Bank, Boston	3,500	3,701 25	3,675 00
Nat'l B'k of North America, Boston,	3,000	3,307 50	3,150 00
State Nat'l Bank, Boston	3,000	3,660 00	3,150 00
Howard Nat'l Bank, Boston	2,000	2,325 00	2,000 00
Eliot Nat'l Bank, Boston	1,600	1,796 00	1,680 00
Manufacturers' Nat'l Bank, Boston	1,500	1,551 25	1,500 00
Atlas Nat'l Bank, Boston	1,500	1,852 50	1,575 00
Eagle Nat'l Bank, Boston	1,500	1,713 75	1,575 00
Shoe and Leather Nat'l B'k, Boston,	1,500	1,683 75	1,710 00
Nat'l Bank of Commerce, Boston	1,500	1,773 75	2,000 00
Boston Nat'l Bank, Boston	1,000	1,085 00	1,050 00
Blackstone Nat'l Bank, Boston	800	860 00	878 00
Revere Nat'l Bank, Boston	700	847 00	735 00
Hide and Leather Nat'l B'k, Boston,	400	464 00	420 00
City Nat'l Bank, Worcester	1,600	1,760 00	1,600 00
First Nat'l Bank, Clinton	1,500	1,740 00	1,680 00
First Nat'l Bank, Lynn	3,000	3,750 00	3,150 00
People's Nat'l Bank, Marlborough	5,300	5,565 00	5,100 00
First Nat'l Bank, Marlborough	36,300	45,375 00	43,560 00
	$106,900	$124,735 00	$117,941 25

MECHANICS' SAVINGS BANK — HOLYOKE.

Incorporated 1872. Number of corporators, 47.

JAMES H. NEWTON, *President.* *Treasurer,* CHARLES B. PRESCOTT.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$414,011 82	Public funds	$10,000 00
Earnings, undivided	3,897 66	Bank stock	38,208 50
Guaranty fund	3,010 00	Loans on bank stock	6,500 00
		Loans on real estate	230,295 00
		Loans on personal security	71,789 00
		Expense account	2,143 63
		Furniture and fixtures	2,130 00
		Premium account	593 75
		Cash on hand	59,259 60
	$420,919 48		$420,919 48

Loans on Bank Stock, amount on each:—

On 20 shares City National Bank, Holyoke	$1,500 00
On 50 shares City National Bank, Holyoke	5,000 00

Cash on Deposit in Banks:—

City National Bank, Holyoke	$58,145 24
Hadley Falls National Bank, Holyoke	981 17

Whole amount of interest or profits received or earned		$19,392 04
Rate and amount of each semi-annual dividend for previous year	2½ per cent	7,403 55
	2 per cent	7,016 77
Times for the dividends fixed by the by-laws: May and November.		
The total amount of loans, with each specified rate of interest: $308,584, 6 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each	121	
Aggregate amount of the same		149,484 00
Number of open accounts	1,442	
Number and amount of deposits received for previous year,	1,968	169,331 27
Number and amount of deposits of and exceeding $300 at any one time for the previous year	136	81,080 00
Number and amount of withdrawals	1,012	104,496 01
Number of accounts opened the previous year	493	
Number of accounts closed the previous year	218	
Amount of expenses of the corporation during previous year		1,554 85
Amount of treasurer's bond		20,000 00
Amount of assistant treasurer's bond		10,000 00
Date of examination by commissioner: June 21.		

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s, 1881 . . .	$10,000	$10,450 00	$10,593 75

Bank Stock.

Shoe and Leather Nat'l B'k, Boston,	$2,200	$2,530 00	$3,008 50
First Nat'l Bank, Springfield . .	2,000	3,000 00	3,080 00
Third Nat'l Bank, Springfield. .	5,000	8,250 00	8,500 00
Hadley Falls Nat'l Bank, Holyoke .	4,500	7,200 00	7,120 00
City Nat'l Bank, Holyoke . .	16,500	18,500 00	16,500 00
	$30,200	$39,480 00	$38,208 50

MECHANICS' SAVINGS BANK — LOWELL.

Incorporated March 1, 1861. Number of corporators, 73.

WILLIAM A. BURKE, *President.* *Treasurer*, CHARLES C. HUTCHINSON.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$1,338,299 84	Public funds	$100,000 00
Earnings, undivided	41,956 71	Bank stock	171,050 00
Guaranty fund	21,000 00	Loans on bank stock	13,800 00
Suspense account	680 00	Railroad bonds	80,000 00
		Real estate	92,175 06
		Real estate by foreclosure	152,452 07
		Loans on real estate	643,508 57
		Loans on personal security	88,148 04
		Deposit in banks on interest,	56,187 00
		Cash on hand	4,615 81
	$1,401,936 55		$1,401,936 55

Loans on Bank Stock, amount on each:—

On 70 shares National Bank of the Commonwealth	$7,000 00
On 20 shares Railroad National Bank, Lowell, and 20 shares Metropolitan National Bank, Boston	4,000 00
On 30 shares Railroad National Bank and 10 shares Prescott National Bank, Lowell	2,800 00

Cash on Deposit in Bank:—

Railroad National Bank, Lowell	$56,187 00

Invested in real estate (for banking purposes)	$92,175 06
Estimated value of the same	80,000 00
Amount of real estate held by foreclosure	152,452 07
Assessed value of the same	105,200 00
Amount of income received from the same	5,137 16
Amount of municipal tax on real estate	1,559 30
Whole amount of interest or profits received	$73,645 12
Rate and amount of each semi-annual dividend for previous year: 2 per cent	26,993 31
2 per cent	26,007 01

Times for the dividends fixed by the by-laws: first Saturday of June and December.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: $5\frac{97}{100}$ per cent.

The total amount of loans, with each specified rate of interest: $21,000, 4 per cent; $42,500, 5 per cent; $527,860, 6 per cent; $23,448.04, 6½ per cent; $120,124.57, 7 per cent; $3,000, $7\frac{3}{10}$ per cent; $7,000, 7½ per cent; $524, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	233	
Aggregate amount of the same		284,658 57
Amount of investments from which no income is received		7,000 00
Number of open accounts	3,770	
Number and amount of deposits received for previous year,	1,794	162,993 27

Number and amount of deposits of and exceeding $300 at any one time for the previous year	151	$84,154 23
Number and amount of withdrawals	2,149	250,112 50
Number of accounts opened the previous year	503	
Number of accounts closed the previous year	565	
Amount of expenses of the corporation during previous year		5,742 00
Amount of treasurer's bond		25,000 00

Date of examination by commissioner: July 7.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 5s, 1881	$30,000	$30,900 00	$30,000 00
City and town bonds: —			
Town of Woburn	20,000	22,400 00	20,000 00
City of Lowell	50,000	58,000 00	50,000 00
	$100,000	$111,300 00	$100,000 00

Bank Stock.

New England Nat'l Bank, Boston	$500	$725 00	$500 00
Traders' Nat'l Bank, Boston	800	824 00	800 00
First Nat'l Bank, Boston	800	1,592 00	800 00
City Nat'l Bank, Boston	900	1,059 75	900 00
Mount Vernon Nat'l Bank, Boston	1,000	1,080 00	1,000 00
Howard Nat'l Bank, Boston	1,300	1,504 75	1,300 00
Merchants' Nat'l Bank, Boston	1,500	2,100 00	1,500 00
Second Nat'l Bank, Boston	2,000	2,980 00	2,000 00
Hide and Leather Nat'l B'k, Boston,	2,000	2,320 00	2,000 00
Eliot Nat'l Bank, Boston	2,500	2,806 25	2,500 00
Nat'l B'k of North America, Boston,	3,700	4,088 50	3,700 00
Shawmut Nat'l Bank, Boston	3,900	4,641 00	3,900 00
Eagle Nat'l Bank, Boston	4,000	4,440 00	4,000 00
North Nat'l Bank, Boston	4,300	5,557 75	4,300 00
Everett Nat'l Bank, Boston	9,000	9,900 00	9,000 00
Mechanics' Nat'l Bank, Boston	5,000	6,200 00	5,000 00
Webster Nat'l Bank, Boston	5,000	5,350 00	5,000 00
Nat'l Bank of Commerce, Boston	4,500	5,343 75	4,500 00
Boston Nat'l Bank, Boston	6,300	6,835 50	6,300 00
Revere Nat'l Bank, Boston	16,000	19,400 00	16,000 00
Nat'l Bank of the Republic, Boston	8,300	10,458 00	8,300 00
Blackstone Nat'l Bank, Boston	9,900	10,642 50	9,900 00
Atlas Nat'l Bank, Boston	10,600	13,091 00	10,600 00
Nat'l Bank of Redemption, Boston	28,100	37,373 00	28,100 00
Metropolitan Nat'l Bank, Boston	4,000	4,480 00	4,000 00
Collateral Loan Company, Boston	2,800	2,877 00	2,800 00
Railroad Nat'l Bank, Lowell	23,300	27,494 00	23,300 00
Bay State Nat'l Bank, Lawrence	2,250	3,300 00	2,250 00
First Nat'l Bank, Malden	6,800	7,480 00	6,800 00
	$171,050	$205,943 75	$171,050 00

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston and Maine Railroad 7s . .	$30,000	$37,425 00	$30,000 00
Old Colony Railroad 7s . . .	50,000	60,000 00	50,000 00
	$80,000	$97,425 00	$80,000 00

MEDFORD SAVINGS BANK — MEDFORD.

Incorporated 1869. Number of corporators, 57.

HENRY HASTINGS, *President.* *Treasurer*, DANIEL W. LAWRENCE.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$349,317 89	Public funds	$24,710 00
Earnings, undivided	11,444 48	Loans on public funds	17,000 00
Guaranty fund	4,000 00	Bank stock	23,430 00
Suspense account	600 00	Real estate by foreclosure	14,000 40
		Loans on real estate	181,900 00
		Loans on personal security	65,200 00
		Loans to counties, cities, or towns	15,000 00
		Deposit in banks on interest,	21,710 16
		Cash on hand	2,411 81
	$365,362 37		$365,362 37

Loans on Public Funds, amount on each:—

On $10,000 Commonwealth of Massachusetts 5s	$10,000 00
On $7,000 city of Cambridge 6s	7,000 00

Cash on Deposit in Bank:—

National Exchange Bank, Boston	$21,710 16

Amount of real estate held by foreclosure	$14,000 40
Assessed value of the same	13,700 00
Amount of income received from the same	558 00
Amount of municipal tax on real estate	197 28

Whole amount of interest or profits received or earned		$20,846 20
Rate and amount of each semi-annual dividend for previous year	2½ per cent	7,226 47
	2½ per cent	7,658 69

Times for the dividends fixed by the by-laws: first Saturday of May and November.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: 5 per cent.

The total amount of loans, with each specified rate of interest: $47,000, 4 per cent; $10,000, 4¼ per cent; $10,000, 4½ per cent; $26,600, 6 per cent; $50,500, 6½ per cent; $99,200, 7 per cent; $7,275, 7$\frac{3}{10}$ per cent; $11,700, 7½ per cent; $16,825, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	115	
Aggregate amount of the same		145,700 00
Amount of investments from which no income is received		3,000 00
Number of open accounts	1,397	
Number and amount of deposits received for previous year,	1,364	80,074 00
Number and amount of deposits of and exceeding $300 at any one time for the previous year	71	35,362 00
Number and amount of withdrawals	602	49,239 13

Number of accounts opened the previous year 239
Number of accounts closed the previous year 104
Amount of expenses of the corporation during previous year . . $1,000 00
Amount of treasurer's bond 20,000 00
Date of examination by commissioner: May 1.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds:—			
City of Cambridge 6s . . .	$1,000	$1,010 00	$1,000 00
of Lynn 5s	5,000	5,400 00	5,150 00
Town of Melrose 7s	5,000	6,000 00	5,000 00
of Medford 6s . . .	12,000	13,560 00	13,560 00
	$23,000	$25,970 00	$24,710 00

BANK STOCK.

Nat'l Bank of Commerce, Boston .	$1,200	$1,428 00	$1,200 00
Hamilton Nat'l Bank, Boston . .	1,500	1,815 00	1,800 00
Blackstone Nat'l Bank, Boston .	3,300	3,527 00	3,507 00
Revere Nat'l Bank, Boston . .	400	484 00	442 75
Eagle Nat'l Bank, Boston . .	1,000	1,145 00	1,120 00
Nat'l Bank of the Republic, Boston .	1,500	1,886 00	1,875 00
Nat'l B'k of Commonwealth, Boston,	2,000	2,250 00	2,140 00
Monument Nat'l Bank, Boston .	2,500	4,325 00	4,265 00
Market Nat'l Bank, Boston . .	1,000	1,040 00	1,050 25
Hide and Leather Nat'l B'k, Boston,	2,000	2,300 00	2,200 00
Webster Nat'l Bank, Boston . .	1,000	1,065 00	1,030 00
Boston Nat'l Bank, Boston . .	2,500	2,700 00	2,800 00
	$19,900	$23,965 00	$23,430 00

MEDWAY SAVINGS BANK — MEDWAY.

Incorporated 1871. Number of corporators, 64.

M. M. Fisher, *President.* *Treasurer*, O. A. Mason.

Statement.

Liabilities.		Assets.	
Deposits	$171,619 97	Bank stock	$36,148 75
Earnings, undivided	2,987 96	Loans on bank stock	300 00
Guaranty fund	3,312 63	Real estate by foreclosure	11,289 36
		Loans on real estate	109,972 00
		Loans on personal security	10,198 65
		Loans to counties, cities, or towns	2,500 00
		Deposit in banks on interest,	5,840 30
		Expense account	958 73
		Cash on hand	712 77
	$177,920 56		$177,920 56

Loans on Bank Stock, amount on each:—

On 5 shares Eliot National Bank, Boston $300 00

Cash on Deposit in Bank:—

Central National Bank, Boston $5,840 30

Amount of real estate held by foreclosure		$11,289 36
Assessed value of the same		10,285 00
Amount of income received from the same		600 75
Amount of municipal tax on real estate		143 99
Whole amount of interest or profits received or earned		$11,218 85
Rate and amount of each semi-annual dividend for previous year	2½ per cent	3,767 75
	2½ per cent	3,773 02

Times for the dividends fixed by the by-laws: June and December.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: 5¼ per cent.

The total amount of loans, with each specified rate of interest: $2,500, 5½ per cent; $7,665, 6 per cent; $3,000, 6½ per cent; $109,805.65, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	160	
Aggregate amount of the same		107,470 65
Amount of investments from which no income is received		1,000 00
Number of open accounts	740	
Number and amount of deposits received for previous year	614	79,176 59
Number and amount of deposits of and exceeding $300 at any one time for the previous year	82	44,848 88
Number and amount of withdrawals	660	74,190 19
Number of accounts opened the previous year	107	
Number of accounts closed the previous year	75	
Amount of expenses of the corporation during previous year		750 00
Amount of treasurer's bond		10,000 00

Date of examination by commissioner: May 7.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Eleventh Ward Nat'l Bank, Boston .	$1,000	–	$750 00
Wrentham Nat'l Bank, Wrentham .	525	$805 00	595 00
Merchandise Nat'l Bank, Boston .	4,400	4,664 00	4,454 50
Mount Vernon Nat'l Bank, Boston .	1,500	1,620 00	1,623 75
Market Nat'l Bank, Boston . .	1,000	1,030 00	1,030 00
S. Framingham N'l B'k, S. Framing'm,	2,000	2,000 00	2,000 00
Franklin Nat'l Bank, Franklin .	1,700	1,989 00	1,972 00
Dedham Nat'l Bank, Dedham . .	3,000	3,510 00	3,841 00
Holliston Nat'l Bank, Holliston .	4,200	5,040 00	5,040 00
Central Nat'l Bank, Boston . .	6,500	6,890 00	6,667 50
First Ward Nat'l Bank, Boston .	3,000	3,000 00	3,075 00
Manufacturers' Nat'l Bank, Boston .	5,000	5,100 00	5,100 00
	$33,825	$35,648 00	$36,148 75

MELROSE SAVINGS BANK — MELROSE.

Incorporated April 3, 1872; organized Aug. 5, 1874. Number of corporators, 24.

DANIEL RUSSELL, *President.* *Treasurer*, E. H. GOSS.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$91,787 93	Public funds	$33,182 50
Earnings, undivided	1,108 68	Bank stock	1,650 00
Guaranty fund	560 16	Loans on real estate	45,310 00
		Deposit in banks on interest,	11,679 13
		Expense account	291 98
		Cash on hand	1,343 16
	$93,456 77		$93,456 77

Cash on Deposit in Bank:—

Everett National Bank $11,679 13

Whole amount of interest or profits received or earned . . . $4,050 61

Rate and amount of each semi-annual dividend for previous year . . . . . { 2½ per cent . 1,437 38 / 2½ per cent . 1,723 97

Times for the dividends fixed by the by-laws: Jan. 1 and July 1.

The total amount of loans, with each specified rate of interest: $10,000, 6 per cent; $35,310, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each 30

Aggregate amount of the same 29,810 00

Amount of investments from which no income is received . . 2,000 00

Number of open accounts 656

Number and amount of deposits received for previous year, 1,179 53,239 14

Number and amount of deposits of and exceeding $300 at any one time for the previous year 36 18,308 16

Number and amount of withdrawals 363 24,319 16

Number of accounts opened the previous year 192

Number of accounts closed the previous year 57

Amount of expenses of the corporation during previous year . . 476 52

Amount of treasurer's bond 5,000 00

Date of examination by commissioner: Dec. 23.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds:—			
City of Gardiner, Me., 6s	$1,000	$1,020 00	$1,000 00
of Dover, N.H., 6s	3,000	3,210 00	3,150 00
of Portland, Me., 6s	5,000	5,750 00	5,218 75
of Portsmouth, N.H., 6s	1,000	1,070 00	1,048 75
of Lewiston, Me., 6s	3,000	3,300 00	3,150 00
of Rockland, Me., 6s	2,000	2,060 00	1,975 00
of Bath, Me., 6s	2,000	2,060 00	2,000 00
Town of Brockton 5s	8,000	8,480 00	8,640 00
City of Boston 4s	7,000	7,280 00	7,000 00
	$32,000	$34,230 00	$33,182 50

BANK STOCK.

Everett Nat'l Bank, Boston	$1,500	$1,650 00	$1,650 00

MERRIMAC SAVINGS BANK — MERRIMAC.

Incorporated 1871. Number of corporators, 36.

WILLIAM H. HASKELL, *President.* *Treasurer*, DANIEL J. POORE.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$194,493 54	Bank stock	$2,000 00
Earnings, undivided	303 98	Railroad bonds	8,600 00
Guaranty fund	1,849 31	Loans on real estate	94,860 00
		Loans on personal security	74,683 49
		Loans to counties, cities, or towns, Merrimac fire district	2,325 00
		Deposit in banks on interest,	14,178 34
	$196,646 83		$196,646 83

Cash on Deposit in Bank: —

First National Bank, Merrimac $14,178 34

Whole amount of interest or profits received or earned . . . $11,435 98

Rate and amount of each semi-annual dividend for previous year . . . . . { 2¼ per cent . $3,682 21 / 2¼ per cent . 4,043 00

Times for the dividends fixed by the by-laws: third Wednesday of April and October.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: 5½ per cent.

The total amount of loans, with each specified rate of interest: $17,000, 5 per cent; $71,550.49, 6 per cent; $11,700, 6½ per cent; $70,118, 7 per cent; $1,500, 7½ per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	93	
Aggregate amount of the same		92,468 49
Number of open accounts	646	
Number and amount of deposits received for previous year	564	50,717 24
Number and amount of deposits of and exceeding $300 at any one time for the previous year	29	14,921 70
Number and amount of withdrawals	213	19,276 55
Number of accounts opened the previous year	137	
Number of accounts closed the previous year	62	
Amount of expenses of the corporation during previous year		758 27
Amount of treasurer's bond		10,000 00

Date of examination by commissioner: June 4.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
First Nat'l Bank, Merrimac	$2,000	$2,600 00	$2,000 00

RAILROAD BONDS.

West Amesbury Branch R.R. Co.	$8,600	$9,030 00	$8,600 00

MERRIMACK RIVER SAVINGS BANK—LOWELL.

Incorporated Feb. 24, 1871. Number of corporators, 39.

JOSIAH G. PEABODY, *President.* *Treasurer*, N. G. LAMSON.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$269,861 24	Public funds	$7,000 00
Earnings, undivided	8,898 75	Bank stock	27,419 12
Guaranty fund	1,985 86	Loans on bank stock	14,000 00
		Real estate by foreclosure	24,700 00
		Loans on real estate	149,216 25
		Loans on personal security	47,342 07
		Loans to counties, cities, or towns	3,000 00
		Deposit in banks on interest,	7,945 77
		Cash on hand	122 64
	$280,745 85		$280,745 85

Loans on Bank Stock, amount on each: —

On 20 shares Wamesit National Bank, Lowell	$2,000 00
On 100 shares Wamesit National Bank, Lowell	10,000 00
On 20 shares Wamesit National Bank, Lowell	2,000 00

Cash on Deposit in Bank: —

Wamesit National Bank, Lowell	$7,945 77

Amount of real estate held by foreclosure		$24,700 00
Assessed value of the same		26,950 00
Amount of income received from the same		1,468 21
Amount of municipal tax on real estate		474 90
Whole amount of interest or profits received		$14,952 36
Rate and amount of each semi-annual dividend for previous year	2 per cent	4,911 98
	2 per cent	4,891 53

Times for the dividends fixed by the by-laws: first Saturday in May and November.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: 5 per cent.

The total amount of loans, with each specified rate of interest: $27,650, 5 per cent; $73,110, 6 per cent; $1,000, 6½ per cent; $41,356.25, 7 per cent; $1,400, 7¼ per cent; $700, 7 3/10 per cent; $3,000, 7½ per cent; $1,000, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	53	
Aggregate amount of the same		71,066 25
Number of open accounts	738	
Number and amount of deposits received for previous year	455	57,393 13
Number and amount of deposits of and exceeding $300 at any one time for the previous year	58	33,747 61
Number and amount of withdrawals	306	45,303 10

Number of accounts opened the previous year	161	
Number of accounts closed the previous year	87	
Amount of expenses of the corporation during previous year		$624 08
Amount of treasurer's bond		15,000 00

Date of examination by commissioner: June 19.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town bonds: —			
Town of Natick	$3,000	$3,210 00	$3,000 00
of Provincetown	4,000	4,280 00	4,000 00
	$7,000	$7,490 00	$7,000 00

Bank Stock.

Tremont Nat'l Bank, Boston	$4,500	$5,401 70	$4,955 62
Blackstone Nat'l Bank, Boston	2,500	2,681 00	2,899 50
Atlantic Nat'l Bank, Boston	1,000	1,500 00	1,351 50
Atlas Nat'l Bank, Boston	3,000	3,720 00	3,525 00
Hide and Leather Nat'l B'k, Boston,	2,100	2,436 00	2,320 50
Howard Nat'l Bank, Boston	1,000	1,160 00	1,130 20
North Nat'l Bank, Boston	900	1,172 50	1,086 50
Metropolitan Nat'l Bank, Boston	1,600	1,792 00	1,600 75
Boston Nat'l Bank, Boston	5,000	5,600 00	5,750 00
Nat'l Bank of Redemption, Boston	2,000	2,660 00	2,800 00
	$23,600	$28,123 20	$27,419 12

MIDDLEBOROUGH SAVINGS BANK — MIDDLEBOROUGH.

Incorporated March 15, 1873. Number of corporators, 36.

EVERETT ROBINSON, *President.* *Treasurer*, CORNELIUS B. WOOD.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$357,387 36	Public funds	$47,256 25
Earnings, undivided	5,332 80	Bank stock	13,140 00
Guaranty fund	2,550 00	Railroad bonds	5,112 50
Interest not earned	1,959 12	Loans on real estate	193,234 10
		Loans on personal security	51,524 42
		Loans to counties, cities, or towns	16,391 11
		Deposit in banks on interest,	37,924 51
		Expense account	20 52
		Cash on hand	2,625 87
	$367,229 28		$367,229 28

Cash on Deposit in Bank and Trust Company: —

Maverick National Bank	$28,517 22
New England Trust Company*	9,407 29
Whole amount of interest or profits received or earned	$18,628 90
Rate and amount of each semi-annual dividend for previous year: 2½ per cent.	7,004 87
2½ per cent.	8,052 10
Times for the dividends fixed by the by-laws: April and October.	
Average annual per cent of dividends for the term ending at time of and including last extra dividend: 5 per cent.	
The total amount of loans, with each specified rate of interest: $5,000, 4 per cent; $15,791.11, 5 per cent; $7,000, 6 per cent; $233,358.52, 6½ per cent.	
Number of outstanding loans which are of an amount not exceeding $3,000 each: 312	
Aggregate amount of the same	221,649 63
Number of open accounts: 1,328	
Number and amount of deposits received for previous year: 1,058	106,977 99
Number and amount of deposits of and exceeding $300 at any one time for the previous year: 102	51,913 50
Number and amount of withdrawals: 495	44,696 82
Number of accounts opened the previous year: 289	
Number of accounts closed the previous year: 113	
Amount of expenses of the corporation during previous year	395 90
Amount of treasurer's bond	10,000 00
Date of examination by commissioner: July 14.	

* This bank was notified that the Attorney-General has given an opinion that deposits by savings banks in trust companies are illegal.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s, 1881 . . .	$35,000	$36,662 50	$36,943 75
" " 5s, 1881 . . .	10,000	10,200 00	10,312 50
	$45,000	$46,862 50	$47,256 25

BANK STOCK.

Nat'l B'k of Commerce, New Bedford,	$3,000	$3,600 00	$3,540 00
Webster Nat'l Bank, Boston . .	5,000	5,375 00	4,961 00
Tremont Nat'l Bank, Boston . .	2,200	2,640 00	2,329 00
Suffolk Nat'l Bank, Boston . .	2,100	2,520 00	2,310 00
	$12,300	$14,135 00	$13,140 00

RAILROAD BONDS.

Old Colony Railroad . . .	$5,000	$5,400 00	$5,112 50

MIDDLESEX INSTITUTION FOR SAVINGS — CONCORD.

Incorporated 1835. Number of corporators, 22.

GEORGE M. BROOKS, *President.* *Treasurer*, GEORGE HEYWOOD.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$970,848 84	Public funds	$20,000 00
Earnings, undivided	31,773 38	Bank stock	267,600 00
Guaranty fund	7,500 00	Railroad bonds	140,000 00
		Real estate by foreclosure	4,500 00
		Loans on real estate	373,068 80
		Loans on personal security	109,300 00
		Loans to counties, cities, or towns	65,000 00
		Expense account	1,363 57
		Cash on hand	29,289 85
	$1,010,122 22		$1,010,122 22

Cash on Deposit in Bank: —

Concord National Bank $29,289 85

Amount of real estate held by foreclosure $4,500 00

Assessed value of the same 5,175 00

Amount of income received from the same 186 25

Amount of municipal tax on real estate 69 54

Whole amount of interest or profits received or earned . . . $66,353 14

Rate and amount of each semi-annual dividend for previous year . . . . . { 2 per cent . $18,540 90 ; 2 per cent . 18,386 04

Times for the dividends fixed by the by-laws: second Tuesday of June and December.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: 7 per cent.

The total amount of loans, with each specified rate of interest: $45,368.80, 5 per cent; $220,100, 6 per cent; $134,250, 6½ per cent; $71,650, 7 per cent; $3,000, 7 3/10 per cent; $36,250, 7½ per cent; $9,050, 8 per cent; $20,000, 9 per cent; $1,000, 10 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each 150

Aggregate amount of the same 199,200 00

Amount of investments from which no income is received . . 20,000 00

Number of open accounts 2,788

Number and amount of deposits received for previous year, 1,217 124,310 06

Number and amount of deposits of and exceeding $300 at any one time for the previous year 100 56,907 12

Number and amount of withdrawals 955 138,285 74

Number of accounts opened the previous year 340

Number of accounts closed the previous year 234

Amount of expenses of the corporation during previous year . . 3,135 99

Amount of treasurer's bond 10,000 00

Date of examination by commissioner: June 29.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
State bonds: —			
State of Maine	$6,000	$6,600 00	$6,000 00
of Rhode Island	14,000	16,800 00	14,000 00
	$20,000	$23,400 00	$20,000 00

Bank Stock.

Blackstone Nat'l Bank, Boston	$10,600	$11,395 00	$10,600 00
Boston Nat'l Bank, Boston	13,300	14,430 50	13,300 00
Central Nat'l Bank, Boston	5,000	5,500 00	5,000 00
City Nat'l Bank, Boston	10,000	11,800 00	10,000 00
Columbian Nat'l Bank, Boston	6,700	9,849 00	6,700 00
Nat'l Bank of Commerce, Boston	11,300	13,390 50	11,300 00
Continental Nat'l Bank, Boston	2,700	3,051 00	2,700 00
Eagle Nat'l Bank, Boston	15,000	17,100 00	15,000 00
Eliot Nat'l Bank, Boston	16,700	18,704 00	16,700 00
Faneuil Hall Nat'l Bank, Boston	10,000	12,500 00	10,000 00
First Nat'l Bank, Boston	2,800	5,572 00	2,800 00
Hamilton Nat'l Bank, Boston	2,100	2,541 00	2,100 00
Hide and Leather Nat'l B'k, Boston,	7,200	8,262 00	7,200 00
Howard Nat'l Bank, Boston	20,000	23,300 00	20,000 00
Market Nat'l Bank, Boston	5,000	5,200 00	5,000 00
Merchants' Nat'l Bank, Boston	15,000	21,000 00	15,000 00
Nat'l B'k of North America, Boston,	10,000	11,100 00	10,000 00
Revere Nat'l Bank, Boston	22,500	27,225 00	22,500 00
Second Nat'l Bank, Boston	4,500	6,750 00	4,500 00
Shawmut Nat'l Bank, Boston	10,000	11,900 00	10,000 00
Shoe and Leather Nat'l B'k, Boston,	10,000	11,200 00	10,000 00
State Nat'l Bank, Boston	13,800	16,662 75	13,800 00
Traders' Nat'l Bank, Boston	5,000	5,150 00	5,000 00
Tremont Nat'l Bank, Boston	10,000	12,050 00	10,000 00
Webster Nat'l Bank, Boston	15,000	16,050 00	15,000 00
Old Lowell Nat'l Bank, Lowell	900	1,080 00	900 00
Framingham Nat'l B'k, Framing'm,	500	725 00	500 00
Concord Nat'l Bank, Concord	10,000	12,000 00	10,000 00
First Nat'l Bank, Marlborough	2,000	2,400 00	2,000 00
	$267,600	$317,887 75	$267,600 00

Railroad Bonds.

Boston and Albany Railroad	$100,000	$125,000 00	$100,000 00
Eastern Railroad	42,000	42,000 00	40,000 00
	$142,000	$167,000 00	$140,000 00

MILFORD SAVINGS BANK — MILFORD.

Incorporated April 24, 1851. Number of corporators, 44.

O. UNDERWOOD, *President.* *Treasurer*, JAMES E. WALKER.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$684,929 22	Public funds	$128,310 00
Earnings, undivided	6,148 52	Loans on public funds	1,575 00
Guaranty fund	7,136 87	Bank stock	118,493 74
		Loans on bank stock	12,280 00
		Railroad bonds	11,440 00
		Real estate	29,000 00
		Real estate by foreclosure	1,780 22
		Loans on real estate	236,375 64
		Loans on personal security	73,101 68
		Loans to counties, cities, or towns	25,000 00
		Deposit in banks on interest,	45,000 00
		Deposit in bank	15,858 33
	$698,214 61		$698,214 61

Loans on Public Funds, amount on each: —

On $1,000 town of Milford bonds	$1,000 00
On $1,150 United States bonds	575 00

Loans on Bank Stock, amount on each: —

On 190 shares Milford National Bank	$11,080 00
On 20 shares First National Bank, Barre	1,200 00

Cash on Deposit in Banks: —

Maverick National Bank, Boston	$25,000 00
Manufacturers' National Bank, Boston	20,000 00
Milford National Bank, Milford	15,858 33

Invested in real estate (for banking purposes)	$29,000 00
Estimated value of the same	29,000 00
Amount of real estate held by foreclosure	1,780 22
Assessed value of the same	1,525 00
Amount of income received from the same	147 00
Amount of municipal tax on real estate	358 28

Whole amount of interest or profits received or earned		$37,094 48
Rate and amount of each semi-annual dividend for previous year	2 per cent	11,930 81
	2 per cent	12,599 77

Times for the dividends fixed by the by-laws: second Saturday of April and October.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: $6\frac{17}{20}$ per cent.

The total amount of loans, with each specified rate of interest: $18,580.23, 4 per cent; $3,000, 4½ per cent; $76,621.45, 5 per cent; $142,054.64, 6 per cent; $13,385, 6½ per cent; $84,791, 7 per cent; $300, $7\frac{3}{10}$ per cent; $5,000, 7½ per cent; $4,600, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	191	
Aggregate amount of the same		$192,817 87
Number of open accounts	2,552	
Number and amount of deposits received for previous year,	1,973	182,333 15
Number and amount of deposits of and exceeding $300 at any one time for the previous year	141	73,742 80
Number and amount of withdrawals	1,276	113,217 36
Number of accounts opened the previous year	487	
Number of accounts closed the previous year	265	
Amount of expenses of the corporation during previous year		1,857 96
Amount of treasurer's bond		10,000 00

Date of examination by commissioner: June 15.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s	$42,000	$46,410 00	$43,310 00
" " 4s	16,500	18,067 50	16,500 00
City and town bonds: —			
Town of Milford 6s, 1887	10,000	11,200 00	10,000 00
of Milford 6s, 1897	10,000	11,800 00	10,000 00
of Milford 5s, 1893	36,000	38,520 00	36,000 00
of Beverly 6s, 1886, note	10,000	10,800 00	10,000 00
City of Portland, Me., 6s, 1907	2,000	2,120 00	2,000 00
of Burlington, Vt., 6s, 5-20s	500	500 00	500 00
	$127,000	$139,417 50	$128,310 00

Bank Stock.

Home Nat'l Bank, Brockton	$10,000	$11,000 00	$10,000 00
Hopkinton Nat'l Bank, Hopkinton	2,700	3,240 00	2,700 00
Central Nat'l Bank, Boston	15,000	16,368 75	15,000 00
Revere Nat'l Bank, Boston	3,000	3,630 00	3,000 00
Blackstone Nat'l Bank, Boston	2,300	2,469 63	2,300 00
Howard Nat'l Bank, Boston	2,600	3,022 50	2,600 00
Webster Nat'l Bank, Boston	700	747 25	700 00
Hide and Leather Nat'l B'k, Boston,	10,000	11,475 00	10,659 50
Eliot Nat'l Bank, Boston	4,800	5,388 00	5,682 99
Shawmut Nat'l Bank, Boston	4,000	4,750 00	4,790 00
Freeman's Nat'l Bank, Boston	4,000	4,730 00	5,360 00
Union Nat'l Bank, Boston	3,900	5,664 75	6,313 50
Continental Nat'l Bank, Boston	2,500	2,831 25	2,955 25
Nat'l Bank of Redemption, Boston	1,000	1,327 50	1,505 0
Shoe and Leather Nat'l B'k, Boston,	200	224 50	274 50
Boylston Nat'l Bank, Boston	700	789 25	1,070 12
North Nat'l Bank, Boston	7,100	9,159 00	9,769 13
Maverick Nat'l Bank, Boston	500	1,000 00	1,000 00
First Nat'l Bank, Barre	3,000	3,000 00	3,000 00
Milford Nat'l Bank, Milford	25,800	33,540 00	29,813 75
	$103,800	$124,357 38	$118,493 74

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston and Albany Railroad 6s .	$7,000	$7,980 00	$7,840 00
Boston and Albany Railroad 7s .	3,000	3,720 00	3,600 00
	$10,000	$11,700 00	$11,440 00

MILLBURY SAVINGS BANK — MILLBURY.

Incorporated 1854. Number of corporators, 43.

WILLIAM R. HILL, *President.* *Treasurer,* DAVID ATWOOD.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$504,114 38	Public funds	$69,500 00
Earnings, undivided	14,019 96	Bank stock	122,600 00
Guaranty fund	4,559 00	Loans on bank stock	1,650 00
		Railroad bonds	20,000 00
		Real estate	10,477 40
		Real estate by foreclosure	526 97
		Loans on real estate	212,750 00
		Loans on personal security	1,100 00
		Loans to counties, cities, or towns	52,500 00
		Deposit in banks on interest,	13,540 63
		Expense account	420 38
		Suspense account	100 00
		Premiums	17,024 37
		Cash on hand	503 59
	$522,693 34		$522,693 34

Loans on Bank Stock, amount on each: —

On 17 shares Millbury National Bank $1,650 00

Cash on Deposit in Bank: —

Millbury National Bank $13,540 63

Invested in real estate (for banking purposes) $10,477 40

Estimated value of the same 10,477 40

Amount of real estate held by foreclosure 526 97

Assessed value of the same. Assessed with other property. No fixed amount can be given.

Amount of municipal tax on real estate 80 52

Whole amount of interest or profits received or earned . . . $27,969 59

Rate and amount of each semi-annual dividend for previous year . . . . . { 2 per cent . $8,874 91 / 2 per cent . 9,364 38

Times for the dividends fixed by the by-laws: January and July.

The total amount of loans, with each specified rate of interest: $42,000, 5 per cent; $155,800, 6 per cent; $70,200, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each 129

Aggregate amount of the same 104,700 00

Number of open accounts 1,256

Number and amount of deposits received for previous year, 1,053 86,566 34

Number and amount of deposits of and exceeding $300 at any one time for the previous year 81 40,821 74

Number and amount of withdrawals 646 58,044 95

Number of accounts opened the previous year 214

Number of accounts closed the previous year 118

Amount of expenses of the corporation during previous year . . 1,183 51

Amount of treasurer's bond 20,000 00

Date of examination by commissioner: June 1.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s, 1881	$5,500	$5,761 25	$5,500 00
" " 5s, 1881	30,000	30,525 00	30,000 00
" " 4½s, 1891	10,000	11,250 00	10,000 00
City and town bonds: —			
City of Portland, Me., 6s	6,000	6,600 00	6,000 00
of Bath, Me., 6s	6,000	6,390 00	6,000 00
of Lawrence 6s	3,000	3,300 00	3,000 00
Town of Westborough 5s	3,000	3,180 00	3,000 00
of Hopkinton 4s	6,000	6,105 00	6,000 00
	$69,500	$73,111 25	$69,500 00

Bank Stock.

Atlas Nat'l Bank, Boston	$5,000	$6,225 00	$5,000 00
Blackstone Nat'l Bank, Boston	4,100	4,428 00	4,100 00
Boston Nat'l Bank, Boston	3,900	4,231 00	3,900 00
Nat'l B'k of Commonwealth, Boston,	10,000	11,100 00	10,000 00
Nat'l Bank of Commerce, Boston	5,700	6,726 00	5,700 00
Continental Nat'l Bank, Boston	2,000	2,210 00	2,000 00
Eagle Nat'l Bank, Boston	1,200	1,356 00	1,200 00
Eliot Nat'l Bank, Boston	10,000	11,550 00	10,000 00
First Ward Nat'l Bank, Boston	5,000	5,000 00	5,000 00
Globe Nat'l Bank, Boston	4,200	4,557 00	4,200 00
Hamilton Nat'l Bank, Boston	2,500	2,975 00	2,500 00
Hide and Leather Nat'l B'k, Boston,	5,000	5,600 00	5,000 00
Manufacturers' Nat'l Bank, Boston	500	510 00	500 00
Merchandise Nat'l Bank, Boston	2,500	2,675 00	2,500 00
Merchants' Nat'l Bank, Boston	2,300	3,220 00	2,300 00
North Nat'l Bank, Boston	4,000	5,120 00	4,000 00
Nat'l B'k of North America, Boston,	900	1,045 00	900 00
Old Boston Nat'l Bank, Boston	300	378 00	300 00
Second Nat'l Bank, Boston	3,500	5,150 00	3,500 00
Shawmut Nat'l Bank, Boston	2,500	3,000 00	2,500 00
Shoe and Leather Nat'l B'k, Boston,	7,400	8,362 00	7,400 00
State Nat'l Bank, Boston	5,000	6,000 00	5,000 00
Suffolk Nat'l Bank, Boston	2,000	2,400 00	2,000 00
Traders' Nat'l Bank, Boston	5,000	5,125 00	5,000 00
Central Nat'l Bank, Worcester	3,600	4,680 00	3,600 00
Citizens' Nat'l Bank, Worcester	500	600 00	500 00
Quinsigamond Nat'l B'k, Worcester,	2,400	3,000 00	2,400 00
Worcester Nat'l Bank, Worcester	900	1,080 00	900 00
Oxford Nat'l Bank, Oxford	600	780 00	600 00
First Nat'l Bank, Grafton	4,000	4,800 00	4,000 00
Millbury Nat'l Bank, Millbury	16,100	19,320 00	16,100 00
	$122,600	$143,203 00	$122,600 00

Railroad Bonds.

Providence and Worcester R.R. 6s	$20,000	$23,000 00	$20,000 00

MINERS' SAVINGS BANK — WEST STOCKBRIDGE.

Incorporated Feb. 28, 1872. Number of corporators, 30.

G. W. KNIFFIN, *President.* *Treasurer*, W. C. SPAULDING.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$44,718 48	Public funds	$11,696 84
Earnings, undivided	1,079 00	Bank stock	5,375 00
Guaranty fund	400 00	Loans on real estate	20,550 00
		Loans on personal security	675 00
		Loans to counties, cities, or towns	2,200 00
		Cash on hand	5,700 64
	$46,197 48		$46,197 48

Cash on Deposit in Bank: —

Housatonic National Bank, Stockbridge $5,700 64

Whole amount of interest or profits received or earned . . . $2,330 22

Rate and amount of each semi-annual dividend for previous year . . . . . { 2 per cent . $644 80 ; 2 per cent . $696 90

Times for the dividends fixed by the by-laws: first Wednesday of January and July.

The total amount of loans, with each specified rate of interest: $23,325, 6 per cent; $100, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	37	
Aggregate amount of the same		19,425 00
Number of open accounts	234	
Number and amount of deposits received for previous year	277	18,997 67
Number and amount of deposits of and exceeding $300 at any one time for the previous year	12	5,808 23
Number and amount of withdrawals	95	9,215 93
Number of accounts opened the previous year	85	
Number of accounts closed the previous year	28	
Amount of expenses of the corporation during previous year		370 23
Amount of treasurer's bond		5,000 00

Date of examination by commissioner: Aug. 4.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States funded loan, 1891	$1,000	$1,100 00	$1,057 50
" " 4s, 1907, consols	8,000	8,790 00	8,744 50
Town bonds: —			
Town of Lee	2,000	2,000 00	1,894 84
	$11,000	$11,890 00	$11,696 84

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Housatonic Nat'l Bank, Stockbridge,	$3,100	$4,650 00	$4,650 00
Mahaiwe Nat'l Bank, Gt. Barrington,	500	725 00	725 00
	$3,600	$5,375 00	$5,375 00

MONSON SAVINGS BANK — MONSON.

Incorporated 1872. Number of corporators, 18.

C. H. Merrick, *President.* *Treasurer*, E. F. Morris.

Statement.

Liabilities.		Assets.	
Deposits	$412,109 98	Public funds	$75,710 00
Earnings, undivided	4,443 46	Loans on public funds	2,000 00
Guaranty fund	4,325 00	Bank stock	43,355 25
		Loans on bank stock	14,200 00
		Loans on bank books	1,000 00
		Railroad bonds	4,144 65
		Real estate by foreclosure	30,502 57
		Loans on real estate	181,275 00
		Loans on personal security	9,645 00
		Loans to counties, cities, or towns	6,500 00
		Deposit in banks on interest,	25,000 00
		Cash on hand	27,545 97
	$420,878 44		$420,878 44

Loans on Public Funds, amount on each: —	
On $2,000 United States 4s	$2,000 00
Loans on Bank Stock, amount on each: —	
On 53 shares Monson National Bank	$3,600 00
On 20 shares First National Bank, Amherst	1,600 00
On 10 shares Third National Bank, Springfield	1,000 00
On 90 shares City National Bank, Springfield	8,000 00
Cash on Deposit in Bank: —	
Pacific National Bank, Boston	$25,000 00
Amount of real estate held by foreclosure	$30,502 57
Assessed value of the same	26,000 00
Amount of income received from the same	1,375 00
Amount of municipal tax on real estate	361 60
Whole amount of interest or profits received or earned	$22,007 03
Rate and amount of each semi-annual dividend for previous year: 2 per cent	7,552 45
2 per cent	7,799 75
Times for the dividends fixed by the by-laws: first Monday of April and October.	
The total amount of loans, with each specified rate of interest: $31,000, 4 per cent; $45,825, 5 per cent; $124,395, 6 per cent; $41,700, 6½ per cent; $20,000, 7 per cent.	
Number of outstanding loans which are of an amount not exceeding $3,000 each	123
Aggregate amount of the same	162,350 00
Amount of investments from which no income is received	5,300 00
Number of open accounts	1,120

Number and amount of deposits received for previous year	798	$87,102 43
Number and amount of deposits of and exceeding $300 at any one time for the previous year	53	28,124 49
Number and amount of withdrawals	521	69,178 74
Number of accounts opened the previous year	181	
Number of accounts closed the previous year	148	
Amount of expenses of the corporation during previous year		1,000 00
Amount of treasurer's bond		10,000 00

Date of examination by commissioner: July 20.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s	$50,000	$55,000 00	$50,000 00
State bonds:—			
State of Massachusetts	2,000	2,360 00	2,210 00
City and town bonds:—			
City of Worcester	13,000	14,825 00	13,950 00
Town of Westfield	10,000	11,200 00	9,550 00
	$75,000	$83,385 00	$75,710 00

Bank Stock.

North Nat'l Bank, Boston	$2,000	$2,600 00	$2,465 00
Eagle Nat'l Bank, Boston	2,000	2,310 00	2,260 00
Nat'l B'k of North America, Boston,	2,000	2,240 00	2,290 00
Blackstone Nat'l Bank, Boston	1,500	1,620 00	1,440 00
Nat'l Bank of Redemption, Boston	2,500	3,375 00	3,576 50
Eliot Nat'l Bank, Boston	2,500	2,850 00	2,800 00
Nat'l Bank of Commerce, Boston	2,500	3,000 00	3,859 50
Suffolk Nat'l Bank, Boston	4,000	4,840 00	5,070 00
Tremont Nat'l Bank, Boston	1,000	1,200 00	1,150 00
Webster Nat'l Bank, Boston	1,000	1,075 00	1,065 00
Hide and Leather Nat'l B'k, Boston,	1,000	1,150 00	1,162 75
Merchants' Nat'l Bank, Boston	3,000	4,200 00	3,946 25
Revere Nat'l Bank, Boston	1,100	1,330 00	1,277 25
Exchange Nat'l Bank, Boston	500	710 00	881 25
State Nat'l Bank, Boston	500	610 00	577 75
Massachusetts Nat'l Bank, Boston	500	590 00	641 50
Ware Nat'l Bank, Ware	300	375 00	382 50
City Nat'l Bank, Springfield	2,000	2,200 00	2,000 00
Monson Nat'l Bank, Monson	5,200	6,760 00	6,510 00
	$35,100	$43,035 00	$43,355 25

Railroad Bonds.

Eastern Railroad 4½s	$5,000	$5,000 00	$4,144 65

NANTUCKET INSTITUTION FOR SAVINGS — NANTUCKET.

Incorporated 1834. Number of corporators, 37.

THOMAS G. FOLGER, *President.* *Treasurer*, MATTHEW BARNEY.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$436 398 18	Loans on public funds	$200 00
Earnings, undivided	39,111 64	Bank stock	4,700 00
Guaranty fund	3,318 91	Loans on bank books	310 38
		Real estate	3,575 00
		Real estate by foreclosure	76,108 21
		Loans on real estate	255,419 47
		Loans on personal security	32,198 00
		Deposit in banks on interest,	94,990 33
		Expense account	403 94
		Cash on hand	10,923 40
	$478,828 73		$478,828 73

Loans on Public Funds, amount on each: —

On $500 United States 4s	$200 00

Cash on Deposit in Banks: —

North National Bank, Boston	$49,990 33
Maverick National Bank, Boston	45,000 00
Pacific National Bank, Nantucket	8,609 31

Invested in real estate (for banking purposes)	$3,575 00
Estimated value of the same	3,575 00
Amount of real estate held by foreclosure	76,108 21
Assessed value of the same	63,100 00
Amount of income received from the same	2,931 00
Amount of municipal tax on real estate	1,191 27

Whole amount of interest or profits received or earned		$20,951 37
Times for the dividends fixed by the by-laws: Jan. 1 and July 1.		
The total amount of loans, with each specified rate of interest: $19,350, 5½ per cent; $150,091.01, 6 per cent; $61,228.84, 6½ per cent; $11,060, 7 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each	89	
Aggregate amount of the same		127,397 85
Amount of investments from which no income is received		50,243 06
Number of open accounts	1,498	
Number and amount of deposits received for previous year, by transfer	30	6,565 35
Number and amount of deposits of and exceeding $300 at any one time for the previous year, by transfer	7	4,565 35
Number and amount of withdrawals	1,075	44,705 04
Number of accounts opened the previous year, by transfer	2	
Number of accounts closed the previous year	12	
Amount of expenses of the corporation during previous year		1,909 01
Amount of treasurer's bond		10,000 00
Date of examination by commissioner: Sept. 2.		

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Nat'l B'k of Commerce, New Bedford,	$4,400	$5,302 00	$4,400 00
First Nat'l Bank, New Bedford .	300	360 00	300 00
	$4,700	$5,662 00	$4,700 00

NATICK FIVE CENTS SAVINGS BANK — NATICK.

Incorporated April 5, 1859. Number of corporators, 50.

JOHN O. WILSON, *President.* *Treasurer*, JAMES WHITNEY.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$542,688 89	Public funds	$41,632 22
Earnings, undivided	15,894 13	Bank stock	53,479 75
Guaranty fund	4,650 95	Loans on bank stock	4,000 00
		Real estate by foreclosure	4,000 00
		Loans on real estate	337,438 69
		Loans on personal security	43,520 00
		Loans to counties, cities, or towns	16,000 00
		Deposit in banks on interest,	40,000 00
		Furniture and fixtures	583 99
		Cash in Natick Nat'l Bank	21,463 20
		Cash on hand	1,116 12
	$563,233 97		$563,233 97

Loans on Bank Stock, amount on each: —

On 40 shares Natick National Bank, Natick	$4,000 00

Cash on Deposit in Banks: —

Pacific National Bank, Boston	$20,000 00
Central National Bank, Boston	10,000 00
Wachusett National Bank, Fitchburg	10,000 00

Amount of real estate held by foreclosure		$4,000 00
Assessed value of the same		2,500 00
Amount of income received from the same		35 05
Amount of municipal tax on real estate		30 69
Whole amount of interest or profits received or earned		$31,906 41
Rate and amount of each semi-annual dividend for previous year	2½ per cent	10,298 68
	2½ per cent	10,970 97
Number of outstanding loans which are of an amount not exceeding $3,000 each	240	
Aggregate amount of the same		224,988 69
Amount of investments from which no income is received		1,300 00
Number of open accounts	2,603	
Number and amount of deposits received for previous year,	2,981	189,851 69

Times for the dividends fixed by the by-laws: first Saturday of May and November.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: 5 per cent.

The total amount of loans, with each specified rate of interest: $10,000, 3¾ per cent; $31,000, 4 per cent; $40,000, 5 per cent; $51,125, 6 per cent; $286,673, 6½ per cent; $19,340, 7$\frac{3}{10}$ per cent; $2,820.69, 7½ per cent.

Number and amount of deposits of and exceeding $300 at any one time for the previous year	141	$84,821 38
Number and amount of withdrawals	1,450	118,806 99
Number of accounts opened the previous year	678	
Number of accounts closed the previous year	355	
Amount of expenses of the corporation during previous year		1,449 78
Amount of treasurer's bond		30,000 00

Date of examination by commissioner: July 2.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s	$10,000	$10,900 00	$10,000 00
City bonds:—			
City of Cambridge, sewer loan	4,000	4,800 00	4,780 00
of Boston, water	10,000	10,300 00	10,132 22
of Fall River, water	16,000	17,120 00	16,720 00
	$40,000	$43,120 00	$41,632 22

Bank Stock.

Natick Nat'l Bank, Natick	$2,000	$2,400 00	$2,000 00
Everett Nat'l Bank, Boston	7,000	7,560 00	8,210 00
Maverick Nat'l Bank, Boston	1,000	2,000 00	1,300 00
Second Nat'l Bank, Boston	1,000	1,500 00	1,560 00
State Nat'l Bank, Boston	700	840 00	771 75
Atlas Nat'l Bank, Boston	2,600	3,224 00	3,180 00
Nat'l Bank of Redemption, Boston	1,400	1,862 00	2,135 00
Nat'l Bank of the Republic, Boston,	3,000	3,750 00	3,825 00
Merchants' Nat'l Bank, Boston	4,600	6,440 00	6,393 75
Monument Nat'l Bank, Boston	1,500	2,598 75	2,775 00
Continental Nat'l Bank, Boston	500	566 25	581 25
Columbian Nat'l Bank, Boston	1,300	1,911 00	1,855 75
Central Nat'l Bank, Boston	2,700	2,943 00	2,693 00
Metropolitan Nat'l Bank, Boston	400	440 00	400 00
Merchandise Nat'l Bank, Boston	1,200	1,296 00	1,200 00
Nat'l B'k of Commonwealth, Boston,	500	560 00	558 75
North Nat'l Bank, Boston	400	516 00	516 00
Nat'l Bank of Commerce, Boston	2,000	2,360 00	2,382 50
Newton Nat'l Bank, Newton	1,600	1,840 00	1,782 00
Wachusett Nat'l Bank, Fitchburg	3,700	6,105 00	4,360 00
Home Nat'l Bank, Brockton	5,000	5,500 00	5,000 00
	$44,100	$56,212 00	$53,479 75

NEW BEDFORD FIVE CENTS SAVINGS BANK — NEW BEDFORD.

Incorporated May 5, 1855. Number of corporators, 128.

GEORGE HOWLAND, Jun., *President.* *Treasurer*, B. RICKETSON, Jun.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$2,505,592 38	Public funds	$1,262,500 00
Earnings, undivided	47,641 35	Loans on public funds	270 00
Guaranty fund	30,233 80	Bank stock	177,900 00
		Loans on bank stock	863 84
		Railroad bonds	161,000 00
		Loans on real estate	320,579 80
		Loans on personal security	392,247 10
		Loans to counties, cities, or towns	4,500 00
		Deposit in banks on interest,	248,275 90
		Expense account	464 93
		Fixture account	5,000 00
		Cash on hand	9,865 96
	$2,583,467 53		$2,583,467 53

Loans on Public Funds, amount on each: —

On $300 United States 4s, registered	$270 00

Loans on Bank Stock, amount on each: —

On 7 shares Mechanics' National Bank, New Bedford	$263 84
On 6 shares First National Bank, New Bedford	600 00

Cash on Deposit in Banks: —

Merchants' National Bank, New Bedford	$60,760 24
Mechanics' National Bank, New Bedford	34,651 94
Citizens' National Bank, New Bedford	63,554 95
First National Bank, New Bedford	21,230 20
National Bank of Commerce, New Bedford	68,078 57

Whole amount of interest or profits received or earned		$118,156 44
Rate and amount of each semi-annual dividend for previous year	2¼ per cent	49,066 95
	2¼ per cent	51,950 34
Times for the dividends fixed by the by-laws: second Wednesday of April and October.		
Average annual per cent of dividends for the term ending at time of and including last extra dividend: 6½ per cent.		
The total amount of loans, with each specified rate of interest: $100,000, 4 per cent; $25,000, 4¼ per cent; $36,000, 4½ per cent; $183,800, 5 per cent; $10,000, 5½ per cent; $363,660.74, 6 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each	269	
Aggregate amount of the same		191,486 65
Number of open accounts	10,848	
Number and amount of deposits received for previous year,	6,430	518,327 38
Number and amount of deposits of and exceeding $300 at any one time for the previous year	492	320,421 75
Number and amount of withdrawals	4,074	335,783 34
Number of accounts opened the previous year	1,317	
Number of accounts closed the previous year	781	

Amount of expenses of the corporation during previous year . . $6,964 27
Amount of treasurer's bond 15,000 00
Date of examination by commissioner: Aug. 19.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s, registered . .	$83,500	$92,371 87	$83,500 00
" " 4s, 1891 . .	104,500	114,427 50	104,500 00
" " 5s, 1881, new . .	35,000	35,700 00	35,000 00
" " 6s, 1881, old . .	2,000	2,100 00	2,000 00
" " 6s, currency . .	175,000	218,750 00	175,000 00
City and town bonds: —			
Town of Northampton . .	111,000	116,550 00	111,000 00
of North Bridgewater . .	40,000	40,400 00	40,000 00
of New Haven, Conn. . .	10,000	10,500 00	10,000 00
of Holyoke	50,000	55,500 00	50,000 00
City of Norwich, Conn. . . .	13,000	13,910 00	13,000 00
of Calais, Me.	6,000	6,180 00	6,000 00
of Portland, Me. . . .	99,000	103,950 00	99,000 00
of New Bedford 5s . . .	23,000	23,000 00	23,000 00
of New Bedford, water . .	95,000	111,150 00	95,000 00
of Cambridge	30,000	32,100 00	30,000 00
of Newport, R.I. . . .	10,000	10,400 00	10,000 00
of Chelsea	95,000	108,300 00	95,000 00
of Bangor, Me. . . .	66,000	72,600 00	66,000 00
of New Haven, Conn. . .	54,500	57,225 00	54,500 00
of Charlestown . . .	25,000	25,750 00	25,000 00
of Lowell	25,000	27,250 00	25,000 00
of Hartford, Conn. . . .	2,000	2,180 00	2,000 00
of Salem	25,000	27,250 00	25,000 00
of Fall River	73,000	74,460 00	73,000 00
of Boston	10,000	10,100 00	10,000 00
	$1,262,500	$1,392,104 37	$1,262,500 00

Bank Stock.

Third Nat'l Bank, Springfield . .	$10,000	$16,000 00	$10,000 00
Franklin Nat'l Bank, Franklin .	6,000	6,000 00	6,000 00
Merchants' Nat'l B'k, New Bedford,	49,400	75,305 00	49,400 00
First Nat'l Bank, New Bedford .	19,100	23,254 00	19,100 00
Citizens' Nat'l Bank, New Bedford .	20,000	21,050 00	20,000 00
Nat'l B'k of Commerce, New Bedford,	24,400	29,280 00	24,400 00
First Nat'l Bank, Boston . .	10,000	19,900 00	10,000 00
Monument Nat'l Bank, Boston .	10,000	17,325 00	10,000 00
Revere Nat'l Bank, Boston . .	12,000	14,520 00	12,000 00
State Nat'l Bank, Boston . .	2,000	2,415 00	2,000 00
Tremont Nat'l Bank, Boston . .	2,500	3,012 00	2,500 00
Merchandise Nat'l Bank, Boston .	2,500	2,687 00	2,500 00
Merchants' Nat'l Bank, Boston .	10,000	14,000 00	10,000 00
	$177,900	$244,748 00	$177,900 00

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston and Albany Railroad 6s	$10,000	$11,400 00	$10,000 00
Eastern Railroad	52,500	52,434 00	52,500 00
Old Colony Railroad 6s	30,000	33,900 00	30,000 00
Old Colony Railroad 7s	20,000	23,950 00	20,000 00
Boston and Maine Railroad	15,000	18,637 00	15,000 00
Mansfield and Framingham R.R.	33,500	25,627 00	33,500 00
	$161,000	$165,948 00	$161,000 00

NEW BEDFORD INSTITUTION FOR SAVINGS — NEW BEDFORD.

Incorporated June 16, 1825. Number of corporators, 118.

WILLIAM WATKINS, *President.* *Treasurer*, CHARLES H. PEIRCE.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$8,968,285 73	Public funds	$2,882,550 00
Earnings, undivided	54,431 01	Loans on public funds	58,768 00
Guaranty fund	138,000 00	Bank stock	1,410,360 00
		Loans on bank stock	27,720 00
		Railroad bonds	759,500 00
		Real estate	40,000 00
		Real estate by foreclosure	659 30
		Loans on real estate	406,803 50
		Loans on personal security	2,401,414 92
		Loans to counties, cities, or towns	34,550 00
		Deposit in banks on interest,	1,126,298 50
		Expense account	589 85
		Loans on bank books	450 00
		Cash on hand	11,052 67
	$9,160,716 74		$9,160,716 74

Loans on Public Funds, amount on each: —

On $6,000 city of Portland 6s	$4,000 00
On $10,000 city of Bath 6s and $13,000 city of Bangor 6s	20,000 00
On $29,000 town of Fairhaven 7s	29,000 00
On $6,500 United States 4s and 1881 6s	5,768 00

Loans on Bank Stock, amount on each: —

On 55 shares Mechanics' National Bank, New Bedford	$4,300 00
On 29 shares First National Bank, New Bedford	1,270 00
On 57 shares National Bank of Commerce, New Bedford	2,500 00
On 20 shares Merchants' National Bank, New Bedford	1,750 00
On 80 shares Merchants' National Bank, Boston	8,000 00
On 80 shares National Bank of the Republic, Boston	8,000 00
On 15 shares Falmouth National Bank	1,000 00
On 12 shares Fall River National Bank	900 00

Cash on Deposit in Banks: —

Merchants' National Bank, New Bedford	$69,604 84
First National Bank, New Bedford	11,186 18
National Bank of Commerce, New Bedford	12,104 19
Mechanics' National Bank, New Bedford	10,980 35
Citizens' National Bank, New Bedford	11,720 42
Fairhaven National Bank, Fairhaven	10,000 00
Chapin National Bank, Springfield	50,000 00
Third National Bank, Springfield	50,000 00
Massachusetts National Bank, Boston	238,957 99
National Bank of the Republic, Boston	435,406 95
Maverick National Bank, Boston	75,523 01
Exchange National Bank, Boston	100,814 57
National Bank of the Commonwealth, Boston	50,000 00

Invested in real estate (for banking purposes)		$40,000 00
Estimated value of the same		40,000 00
Amount of real estate held by foreclosure		659 30
Assessed value of the same		930 00
Amount of municipal tax on real estate		262 86
Whole amount of interest or profits received or earned		$509,924 35
Rate and amount of each semi-annual dividend for previous year	2½ per cent	211,041 76
	2 per cent	171,667 90

Times for the dividends fixed by the by-laws: first Monday of April and October.

The total amount of loans, with each specified rate of interest: $69,000, 3 per cent; $395,000, 4 per cent; $145,000, 4½ per cent; $1,266,080, 5 per cent; $147,720, 5½ per cent; $630,790, 6 per cent; $10,000, 6⅔ per cent; $2,500, 6½ per cent; $249,105, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	173	
Aggregate amount of the same		159,810 30
Amount of investments from which no income is received		11,208 32
Number of open accounts	17,974	
Number and amount of deposits received for previous year,	8,464	1,171,813 03
Number and amount of deposits of and exceeding $300 at any one time for the previous year	906	562,874 00
Number and amount of withdrawals	10,891	1,218,686 01
Number of accounts opened the previous year	2,109	
Number of accounts closed the previous year	1,646	
Amount of expenses of the corporation during previous year		17,267 35
Amount of treasurer's bond		20,000 00

Date of examination by commissioner: Aug. 18.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s	$700,000	$770,000 00	$721,000 00
" " 4s	705,500	768,995 00	705,500 00
City and town bonds:—			
City of Charlestown 5s	100,000	110,000 00	100,000 00
of New Bedford 6s	341,000	398,970 00	341,000 00
of New Bedford 5s	1,000	1,000 00	1,000 00
of New Bedford 7s	50,000	56,500 00	50,000 00
of Dover, N.H., 6s	17,000	18,020 00	17,000 00
of Springfield 6s	5,000	5,500 00	5,000 00
of Fall River 6s	40,000	40,800 00	40,000 00
of Middletown, Conn., 6s	66,500	72,485 00	66,500 00
Town of Middletown, Conn., 6s	10,000	11,100 00	10,000 00
City of Chelsea 6s	85,000	96,900 00	85,000 00
of Hartford, Conn., 6s	20,000	21,800 00	20,000 00
Town of Northampton 6s	50,000	52,500 00	50,000 00
Borough of Norwalk, Conn., 7s	10,000	12,000 00	10,000 00
City of Bath, Me., 6s	45,000	45,000 00	45,000 00
of Meriden, Conn., 7s	50,000	57,500 00	50,000 00
Town of Harwich 7s	6,000	6,120 00	6,000 00

PUBLIC FUNDS — *Concluded.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Concord, N.H., 6s	$5,000	$5,250 00	$5,000 00
of Newport, R.I., 6s	3,000	3,120 00	3,000 00
of Augusta, Me., 6s	4,500	4,770 00	4,500 00
of Salem 6s	50,000	54,500 00	50,000 00
of Bangor, Me., 6s	100,000	110,000 00	100,000 00
of Burlington, Vt., 6s	29,050	31,374 00	29,050 00
Town of Greenfield 6s	5,000	5,500 00	5,000 00
of Buckland 6s	5,000	5,500 00	5,000 00
of Shelburne 6s	6,000	6,600 00	6,000 00
of Adams 6s	3,000	3,240 00	3,000 00
of North Bridgewater 6s	3,000	3,030 00	3,000 00
of Edgartown 6s	40,000	42,800 00	40,000 00
of Medford 6s	50,000	56,000 00	50,000 00
of Melrose 6s	50,000	56,000 00	50,000 00
of Malden 5s	17,000	18,190 00	17,000 00
of Malden 6s	50,000	56,000 00	50,000 00
City of Rockland, Me., 6s	50,000	50,000 00	50,000 00
County of Sagadahoc, Me., 6s	19,000	20,140 00	19,000 00
Town of Attleborough 7s, water	50,000	60,000 00	50,000 00
City of Manchester, N.H., 6s	20,000	21,200 00	20,000 00
	$2,861,550	$3,158,404 00	$2,882,550 00

BANK STOCK.

Merchants' Nat'l Bank, New Bedford,	$109,600	$164,400 00	$109,600 00
First Nat'l Bank, New Bedford	135,600	162,720 00	135,600 00
Nat'l B'k of Commerce, New Bedford,	136,600	163,920 00	136,600 00
Mechanics' Nat'l Bank, New Bedford,	100,000	135,000 00	100,000 00
Citizens' Nat'l Bank, New Bedford	100,000	106,000 00	100,000 00
First Nat'l Bank, Chelsea	20,000	23,000 00	20,000 00
So. Reading Nat'l B'k, So. Reading,	7,000	8,400 00	7,000 00
Fall River Nat'l Bank, Fall River	20,000	25,200 00	20,000 00
Metacomet Nat'l Bank, Fall River	25,000	30,000 00	25,000 00
First Nat'l Bank, Malden	15,000	18,000 00	15,000 00
Fairhaven Nat'l Bank, Fairhaven	1,760	1,210 00	1,760 00
Railroad Nat'l Bank, Lowell	9,000	10,530 00	9,000 00
Third Nat'l Bank, Springfield	20,000	32,000 00	20,000 00
Wachusett Nat'l Bank, Fitchburg	5,000	8,250 00	5,000 00
Hide and Leather Nat'l B'k, Boston,	19,700	22,852 00	19,700 00
Boston Nat'l Bank, Boston	14,300	15,444 00	14,300 00
Howard Nat'l Bank, Boston	13,300	15,428 00	13,300 00
Exchange Nat'l Bank, Boston	2,000	2,800 00	2,000 00
Nat'l Bank of Commerce, Boston	45,600	53,808 00	45,600 00
Second Nat'l Bank, Boston	52,600	78,374 00	58,500 00
Nat'l B'k of North America, Boston,	38,000	41,800 00	38,000 00
Maverick Nat'l Bank, Boston	10,000	20,000 00	10,000 00
Nat'l Bank of the Republic, Boston,	48,500	60,625 00	48,500 00
First Nat'l Bank, Boston	23,000	45,770 00	34,500 00
Merchants' Nat'l Bank, Boston	22,500	31,500 00	22,500 00
Eliot Nat'l Bank, Boston	8,300	9,296 00	8,300 00

BANK STOCK — *Concluded.*

	Par Value.	Estimated Market Value.	Amount Invested.
North Nat'l Bank, Boston	$22,100	$28,509 00	$22,100 00
City Nat'l Bank, Boston	2,700	3,159 00	2,700 00
Tremont Nat'l Bank, Boston	34,300	40,817 00	34,300 00
Hamilton Nat'l Bank, Boston	8,300	10,043 00	8,300 00
Shawmut Nat'l Bank, Boston	13,500	16,065 00	13,500 00
Continental Nat'l Bank, Boston	25,000	28,000 00	25,000 00
Eagle Nat'l Bank, Boston	16,800	19,152 00	16,800 00
Massachusetts Nat'l Bank, Boston	43,500	51,330 00	43,500 00
Atlas Nat'l Bank, Boston	36,000	44,280 00	36,000 00
Union Nat'l Bank, Boston	12,400	17,980 00	12,400 00
State Nat'l Bank, Boston	8,200	9,922 00	8,200 00
Traders' Nat'l Bank, Boston	13,000	13,390 00	13,000 00
Columbian Nat'l Bank, Boston	26,000	38,220 00	26,000 00
Revere Nat'l Bank, Boston	49,100	59,411 00	49,100 00
Washington Nat'l Bank, Boston	13,000	17,550 00	13,000 00
Shoe and Leather Nat'l B'k, Boston,	13,600	15,232 00	13,600 00
New England Nat'l Bank, Boston	3,200	4,544 00	3,200 00
Nat'l B'k of Commonwealth, Boston,	10,000	11,200 00	10,000 00
Nat'l Bank of Redemption, Boston	20,000	26,400 00	25,000 00
Everett Nat'l Bank, Boston	2,500	2,700 00	2,500 00
Merchandise Nat'l Bank, Boston	2,400	2,568 00	2,400 00
Monument Nat'l Bank, Charlestown,	10,000	17,300 00	10,000 00
	$1,387,960	$1,764,099 00	$1,410,360 00

RAILROAD BONDS.

Boston and Albany Railroad 7s	$450,000	$540,000 00	$450,000 00
Boston and Albany Railroad 6s	50,000	57,000 00	50,000 00
New Bedford and Taunton R.R. 6s	59,500	59,500 00	59,500 00
New Bedford Railroad 7s, mortgage,	75,000	84,000 00	75,000 00
Worcester and Nashua Railroad 5s	125,000	125,000 00	125,000 00
	$759,500	$865,500 00	$759,500 00

NEWBURYPORT FIVE CENTS SAVINGS BANK — NEWBURYPORT.

Incorporated April 24, 1854. Number of corporators, 46.

EBEN SUMNER, *President.* *Treasurer*, JOHN A. MAYNARD.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$863,822 27	Public funds	$85,000 00
Earnings, undivided	79,827 98	Bank stock	101,600 00
Guaranty fund	5,019 10	Loans on bank stock	550 00
		Railroad bonds	5,000 00
		Real estate	43,942 46
		Real estate by foreclosure	194,249 69
		Loans on real estate	338,880 00
		Loans on personal security	30,541 00
		Deposit in banks on interest,	146,855 65
		Expense account	125 00
		Cash on hand	1,925 55
	$948,669 35		$948,669 35

Loans on Bank Stock, amount on each: —

On 7 shares Market National Bank, Boston	$550 00

Cash on Deposit in Banks: —

First National Bank, Newburyport	$96,960 09
Maverick National Bank, Boston	49,895 56

Invested in real estate (for banking purposes)	$43,942 46
Estimated value of the same	43,942 46
Amount of real estate held by foreclosure	194,249 69
Assessed value of the same	179,420 00
Amount of income received from the same	3,121 12
Amount of municipal tax on real estate	4,012 19

Whole amount of interest or profits received or earned		$57,655 47
Times for the dividends fixed by the by-laws: first Monday of May and November.		
The total amount of loans, with each specified rate of interest: $4,000, 3 per cent; $13,000, $3\frac{85}{100}$ per cent; $16,700, 5½ per cent; $238,321, 6 per cent; $21,600, 6½ per cent; $68,500, 7 per cent; $2,150, $7\frac{3}{10}$ per cent; $3,500, 7½ per cent; $2,200, 8 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 dollars each	188	
Aggregate amount of the same		185,821 00
Amount of investments from which no income is received		121,817 95
Number of open accounts	4,106	
Number and amount of withdrawals	272	14,875 68
Amount of expenses of the corporation during previous year		1,699 11
Amount of treasurer's bond		20,000 00
Date of examination by commissioner: May 7.		

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s, currency	$30,000	$38,100 00	$30,000 00
City bonds: —			
City of Holyoke	5,000	6,000 00	5,000 00
of New Bedford	10,000	12,090 00	10,000 00
of Springfield	10,000	11,000 00	10,000 00
of Belfast, Me.	10,000	10,600 00	10,000 00
of Bangor, Me., 6s	10,000	10,900 00	10,000 00
of Bangor, Me., 7s	10,000	12,000 00	10,000 00
	$85,000	$100,690 00	$85,000 00

Bank Stock.

Atlantic Nat'l Bank, Boston	$1,000	$1,500 00	$1,000 00
Atlas Nat'l Bank, Boston	6,000	7,410 00	6,000 00
Boylston Nat'l Bank, Boston	800	904 00	800 00
Boston Nat'l Bank, Boston	1,700	1,844 50	1,700 00
Blackstone Nat'l Bank, Boston	3,300	3,551 62	3,300 00
Columbian Nat'l Bank, Boston	1,300	1,911 00	1,300 00
Nat'l Bank of Commerce, Boston	1,800	2,128 50	1,800 00
Continental Nat'l Bank, Boston	4,200	4,756 50	4,200 00
Nat'l B'k of Commonwealth, Boston,	5,000	5,625 00	5,000 00
City Nat'l Bank, Boston	8,000	9,420 00	8,000 00
Exchange Nat'l Bank, Boston	500	700 63	500 00
Eliot Nat'l Bank, Boston	3,300	3,704 25	3,300 00
Eagle Nat'l Bank, Boston	7,400	8,454 50	7,400 00
Howard Nat'l Bank, Boston	1,500	1,743 75	1,500 00
Hamilton Nat'l Bank, Boston	1,000	1,210 00	1,000 00
Hide and Leather Nat'l B'k, Boston,	2,500	2,900 00	2,500 00
Maverick Nat'l Bank, Boston	4,000	8,000 00	4,000 00
Nat'l B'k of North America, Boston,	1,000	1,105 00	1,000 00
New England Nat'l Bank, Boston	1,000	1,450 00	1,000 00
Nat'l Bank of the Republic, Boston,	2,300	2,877 87	2,300 00
Revere Nat'l Bank, Boston	3,700	4,486 25	3,700 00
Shawmut Nat'l Bank, Boston	1,000	1,190 00	1,000 00
Suffolk Nat'l Bank, Boston	1,200	1,437 00	1,200 00
Tremont Nat'l Bank, Boston	3,300	3,935 25	3,300 00
Third Nat'l Bank, Boston	3,700	3,912 75	3,700 00
Union Nat'l Bank, Boston	2,400	3,486 00	2,400 00
Webster Nat'l Bank, Boston	5,600	5,992 00	5,600 00
First Nat'l Bank, Newburyport	10,500	15,067 50	13,000 00
Ocean Nat'l Bank, Newburyport	1,000	1,202 50	1,000 00
Mechanics' Nat'l B'k, Newburyport,	9,100	10,931 37	9,100 00
	$99,100	$122,837 74	$101,600 00

Railroad Bonds.

Old Colony and Newport R.R. 7s	$5,000	$6,100 00	$5,000 00

NEWTON SAVINGS BANK — NEWTON.

Incorporated June 17, 1831. Number of corporators, 16.

GEORGE HYDE, *President.* *Treasurer*, SUSANNA M. DUNCKLEE.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$840,908 70	Public funds	$164,099 43
Earnings, undivided	15,736 22	Loans on public funds	2,050 00
Guaranty fund	8,010 00	Bank stock	34,791 67
		Loans on bank stock	2,000 00
		Railroad bonds	54,204 62
		Real estate by foreclosure	78,680 00
		Loans on real estate	380,522 44
		Loans on personal security	78,300 00
		Deposit in banks on interest,	64,413 33
		Expense account	2,027 95
		Cash on hand	3,565 48
	$864,654 92		$864,654 92

Loans on Public Funds, amount on each: —

On $2,000 United States 6s	$2,000 00
On $50 United States 6s	50 00

Loans on Bank Stock, amount on each: —

On 25 shares Newton National Bank	$2,000 00

Cash on Deposit in Banks: —

Wachusett National Bank, Fitchburg	$20,000 00
Pacific National Bank, Boston	20,000 00
Newton National Bank, Newton	24,413 33

Amount of real estate held by foreclosure		$78,680 00
Assessed value of the same		83,800 00
Amount of income received from the same		3,069 74
Amount of municipal tax on real estate		1,173 20
Whole amount of interest or profits received or earned		$43,490 33
Rate and amount of each semi-annual dividend for previous year	2½ per cent	17,081 55
	2 per cent	14,885 41

Times for the dividends fixed by the by-laws: Jan. 1 and July 1.

The total amount of loans, with each specified rate of interest: $6,000, 4 per cent; $12,000, 4½ per cent; $6,000, 5 per cent; $186,900, 6 per cent; $14,650, 6½ per cent; $208,989.44, 7 per cent; $17,500, 7½ per cent; $4,900, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	117	
Aggregate amount of the same		190,159 44
Amount of investments from which no income is received		5,546 67
Number of open accounts	3,456	
Number and amount of deposits received for previous year,	3,451	215,182 97

Number and amount of deposits of and exceeding $200 at any one time for the previous year	159	$85,561 67
Number and amount of withdrawals	1,597	128,113 45
Number of accounts opened the previous year	725	
Number of accounts closed the previous year	223	
Amount of expenses of the corporation during previous year		3,929 12
Amount of treasurer's bond		20,000 00

Date of examination by commissioner: April 23.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s, 1881, registered	$45,000	$47,191 50	$49,951 56
" " 6s, 1881, coupon	1,500	1,572 05	1,500 00
City bonds: —			
City of Boston 4s, registered	20,000	20,650 00	20,000 00
of Lawrence 6s, water loan	12,000	14,040 00	13,383 57
of Lowell 6s, water loan	6,000	6,990 00	6,647 73
of Newton 5s, water loan	50,000	54,500 00	51,386 66
of Worcester 5s, municipal	20,000	21,400 00	21,229 91
	$154,500	$166,343 55	$164,099 43

Bank Stock.

Brighton Nat'l Bank, Boston	$700	$719 25	$700 00
Nat'l B'k of Commonwealth, Boston,	3,000	3,367 50	3,000 00
First Nat'l Bank, Cambridge	1,000	1,500 00	1,000 00
Merchandise Nat'l Bank, Boston	2,400	2,568 00	2,400 00
Natick Nat'l Bank, Natick	2,500	3,000 00	2,500 00
Newton Nat'l Bank, Newton	1,500	1,620 00	1,500 00
Pacific Nat'l Bank, Boston	5,000	5,500 00	5,000 00
Revere Nat'l Bank, Boston	3,000	3,630 00	3,000 00
S. Framingham N'l B'k, S. Framing'm,	5,000	5,000 00	5,000 00
Union Market Nat'l B'k, Watertown	5,500	6,050 00	5,500 00
Wachusett Nat'l Bank, Fitchburg	2,500	4,150 00	2,500 00
Waltham Nat'l Bank, Waltham	225	225 00	225 00
Eleventh Ward Nat'l Bank, Boston	3,300	264 00	2,466 67
	$35,625	$37,593 75	$34,791 67

Railroad Bonds.

Boston and Albany Railroad	$40,000	$49,700 00	$44,204 62
Mansfield and Framingham	10,000	10,500 00	10,000 00
	$50,000	$60,200 00	$54,204 62

NORTHAMPTON INSTITUTION FOR SAVINGS — NORTHAMPTON.

Incorporated 1842. Number of corporators, 17.

H. G. KNIGHT, *President.* *Treasurer*, L. MALTBY.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$1,775,368 67	Public funds	$540,027 50
Earnings, undivided	31,065 04	Loans on public funds	95 00
Guaranty fund	25,000 00	Bank stock	45,800 00
		Loans on bank stock	16,093 70
		Railroad bonds	361,875 00
		Real estate	27,582 40
		Real estate by foreclosure	15,325 00
		Loans on real estate	594,833 13
		Loans on personal security	32,661 00
		Loans to counties, cities, or towns	24,300 00
		Deposit in banks on interest,	168,595 82
		Cash on hand	4,245 16
	$1,831,433 71		$1,831,433 71

Loans on Public Funds, amount on each: —

On $100 United States 4s, coupons	$95 00

Loans on Bank Stock, amount on each: —

On 105 shares First National Bank, Northampton	$9,050 00
On 83 shares Northampton National Bank, Northampton	6,443 70
On 3 shares Hampshire County National Bank, Northampton	300 00
On 4 shares First National Bank, Easthampton	300 00

Cash on Deposit in Banks: —

Hampshire County National Bank, Northampton	$10,000 00
Northampton National Bank, Northampton	128,595 82
City National Bank, Springfield	30,000 00

Invested in real estate (for banking purposes)	$27,582 40
Estimated value of the same	25,000 00
Amount of real estate held by foreclosure	15,325 00
Assessed value of the same	14,600 00
Amount of income received from the same	1,260 00
Amount of municipal tax on real estate	390 88
Whole amount of interest or profits received or earned	$103,712 86
Rate and amount of each semi-annual dividend for previous year — 2 per cent	33,444 98
2 per cent	34,108 80

Times for the dividends fixed by the by-laws: first Wednesday of April and October.

The total amount of loans, with each specified rate of interest: $19,630, 4 per cent; $7,300, 5 per cent; $641,052.82, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each 332

Aggregate amount of the same		$336,178 27
Number of open accounts	4,942	
Number and amount of deposits received for previous year,	3,228	268,908 96
Number and amount of deposits of and exceeding $300 at any one time for the previous year	244	131,040 07
Number and amount of withdrawals	2,711	267,800 66
Number of accounts opened the previous year	761	
Number of accounts closed the previous year	514	
Amount of expenses of the corporation during previous year		4,924 70
Amount of treasurer's bond		25,000 00

Date of examination by commissioner: Nov. 17.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds	$441,000	$458,487 00	$459,027 50
City bonds: —			
City of Meriden, Conn.	81,000	86,600 00	81,000 00
	$522,000	$545,087 00	$540,027 50

Bank Stock.

Northampton Nat'l B'k, Northamp'n,	$10,000	$12,000 00	$10,000 00
First Nat'l Bank, Northampton	1,600	2,000 00	1,600 00
City Nat'l Bank, Worcester	4,000	4,200 00	4,000 00
Atlantic Nat'l Bank, Boston	1,000	1,500 00	1,000 00
Boston Nat'l Bank, Boston	5,300	5,750 00	5,300 00
Nat'l Bank of Commerce, Boston	1,500	1,770 00	1,500 00
Exchange Nat'l Bank, Boston	1,000	1,400 00	1,000 00
First Nat'l Bank, Boston	3,000	5,970 00	3,000 00
Merchants' Nat'l Bank, Boston	2,000	2,800 00	2,000 00
Nat'l B'k of North America, Boston,	2,700	2,990 00	2,700 00
Second Nat'l Bank, Boston	3,400	5,066 00	3,400 00
Shawmut Nat'l Bank, Boston	2,600	3,080 00	2,600 00
State Nat'l Bank, Boston	1,700	2,050 00	1,700 00
Traders' Nat'l Bank, Boston	2,000	2,060 00	2,000 00
Washington Nat'l Bank, Boston	2,000	2,700 00	2,000 00
Webster Nat'l Bank, Boston	2,000	2,120 00	2,000 00
	$45,800	$57,456 00	$45,800 00

Railroad Bonds.

Boston and Albany Railroad 6s	$40,000	$46,400 00	$41,000 00
Boston and Albany Railroad 7s	200,000	248,000 00	207,250 00
Boston and Maine Railroad 7s	70,000	87,300 00	71,275 00
Boston and Lowell Railroad 7s	40,000	46,700 00	42,350 00
	$350,000	$428,400 00	$361,875 00

NORTH ADAMS SAVINGS BANK—NORTH ADAMS.

Incorporated 1848. Number of corporators, 42.

C. T. Sampson, *President.* *Treasurer*, V. A. Whitaker.

Statement.

Liabilities.		Assets.	
Deposits	$792,014 21	Public funds	$59,835 00
Earnings, undivided	9,000 00	Loans on public funds	3,500 00
Guaranty fund	8,000 00	Bank stock	43,512 89
State tax, accrued	2,425 00	Loans on bank stock	2,900 00
Other liabilities	658 76	Real estate	6,000 00
		Real estate by foreclosure	6,533 08
		Loans on real estate	475,379 40
		Loans on personal security	137,630 21
		Loans to counties, cities, or towns	2,000 00
		Deposit in banks on interest,	50,834 19
		Expense account	277 05
		Loans on bank books	2,000 00
		Interest account	12,333 62
		Charges on mortgages	300 04
		Cash on hand	9,062 49
	$812,097 97		$812,097 97

Loans on Public Funds, amount on each:—

On $500 United States bonds	$500 00
On $3,000 North Adams water bonds	3,000 00

Loans on Bank Stock, amount on each:—

On 25 shares Adams National Bank	$2,500 00
On 5 shares Pittsfield National Bank	200 00
On 2 shares Berkshire National Bank	200 00

Cash on Deposit in Banks:—

Maverick National Bank, Boston	$39,834 19
National Bank of the Commonwealth, Boston	11,000 00
Adams National Bank, North Adams	6,660 14

Invested in real estate (for banking purposes)	$6,000 00
Estimated value of the same	7,000 00
Amount of real estate held by foreclosure	6,533 08
Assessed value of the same	5,600 00
Amount of income received from the same	418 00
Amount of municipal tax on real estate	207 24

Whole amount of interest or profits received or earned		$45,016 59
Rate and amount of each semi-annual dividend for previous year	2¼ per cent	16,024 25
	2 per cent	14,606 58

Times for the dividends fixed by the by-laws: April 1 and Oct. 1.

The total amount of loans, with each specified rate of interest: $10,000, 5 per cent; $399,600.56, 6 per cent; $157,509.05, 6½ per cent; $3,000, 6¾ per cent; $12,925, 7 per cent; $38,375, 7 3/10 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	234	
Aggregate amount of the same		$273,600 56
Number of open accounts	2,907	
Number and amount of deposits received for previous year,	3,000	200,619 78
Number and amount of deposits of and exceeding $300 at any one time for the previous year	147	84,241 54
Number and amount of withdrawals	1,773	174,010 18
Number of accounts opened the previous year	681	
Number of accounts closed the previous year	437	
Amount of expenses of the corporation during previous year		4,089 88
Amount of treasurer's bond		20,000 00

Date of examination by commissioner: Aug. 5.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s	$20,500	$22,140 00	$20,500 00
" " 4½s	5,000	5,425 00	5,000 00
City and town bonds: —			
City of Lynn	1,000	1,150 00	1,000 00
of Cambridge	5,000	5,750 00	5,550 00
of New Bedford	1,000	1,150 00	1,000 00
of Fall River	11,000	12,650 00	12,070 00
of Bangor, Me.	5,000	5,750 00	5,215 00
of Portland, Me.	5,000	5,500 00	5,000 00
Town of Adams	3,000	3,300 00	3,000 00
of North Adams	1,500	1,650 00	1,500 00
	$58,000	$64,465 00	$59,835 00

Bank Stock.

Adams Nat'l Bank, North Adams	$24,000	$29,400 00	$28,129 54
Lee Nat'l Bank, Lee	1,400	1,750 00	1,400 00
Pittsfield Nat'l Bank, Pittsfield	5,000	6,728 77	6,728 77
First Nat'l Bank, Adams	6,000	7,254 58	7,254 58
	$36,400	$45,133 35	$43,512 89

NORTH AVENUE SAVINGS BANK — CAMBRIDGE.

Incorporated March 7, 1872. Number of corporators, 35.

SAMUEL F. WOODBRIDGE, *President.* *Treasurer*, MILTON L. WALTON.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$65,226 71	Public funds	$4,986 04
Earnings, undivided	624 44	Bank stock	6,500 00
Guaranty fund	823 98	Real estate by foreclosure	4,022 72
		Loans on real estate	46,565 00
		Loans on personal security	1,500 00
		Deposit in banks on interest,	2,722 93
		Cash on hand	378 44
	$66,675 13		$66,675 13

Cash on Deposit in Bank: —		
Howard National Bank, Boston		$2,722 93
Amount of real estate held by foreclosure		$4,022 72
Assessed value of the same		3,300 00
Amount of income received from the same		240 00
Amount of municipal tax on real estate		52 80
Whole amount of interest or profits received or earned		$3,862 26
Rate and amount of each semi-annual dividend for previous year	2 per cent	1,273 56
	2 per cent	1,219 24
Times for the dividends fixed by the by-laws: Jan. 10 and July 10.		
The total amount of loans, with each specified rate of interest: $13,300, 6 per cent; $13,700, 6½ per cent; $17,565, 7 per cent; $3,500, 7½ per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each	22	
Aggregate amount of the same		27,365 00
Number of open accounts	477	
Number and amount of deposits received for previous year	448	12,063 30
Number and amount of deposits of and exceeding $300 at any one time for the previous year	3	1,400 00
Number and amount of withdrawals	284	15,687 58
Number of accounts opened the previous year	56	
Number of accounts closed the previous year	59	
Amount of expenses of the corporation during previous year		504 97
Amount of treasurer's bond		5,000 00
Date of examination by commissioner: April 26.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, 1901, consols .	$5,000	$5,475 00	$4,986 04

BANK STOCK.

Brighton Nat'l Bank, Boston . .	$6,000	$6,000 00	$6,500 00

NORTH BROOKFIELD SAVINGS BANK—NORTH BROOKFIELD.

Incorporated March 3, 1854. Number of corporators, 26.

SAMUEL S. EDMANDS, *President.* *Treasurer*, BONUM NYE.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$322,333 69	Public funds	$88,000 00
Earnings, undivided	1,813 48	Bank stock	11,400 00
Guaranty fund	5,744 68	Railroad bonds	73,600 00
Real estate rent	150 57	Real estate by foreclosure	870 00
		Loans on real estate	154,819 00
		Deposit in banks on interest,	229 70
		Expense account	18 59
		Furniture	189 35
		Cash on hand	915 78
	$330,042 42		$330,042 42

Cash on Deposit in Bank:—

First National Bank, Worcester $229 70

Amount of real estate held by foreclosure $870 00

Assessed value of the same 600 00

Amount of income received from the same 80 92

Amount of municipal tax on real estate 9 82

Whole amount of interest or profits received or earned . . . $19,837 66

Rate and amount of each semi-annual dividend for previous year . . . . . { 2½ per cent . 6,980 78 / 2½ per cent . 7,262 65

Times for the dividends fixed by the by-laws: Jan. 1 and July 1.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: $5\frac{1}{2}\frac{3}{2}$ per cent.

The total amount of loans, with each specified rate of interest: $154,819, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each 135

Aggregate amount of the same 118,169 00

Number of open accounts 1,273

Number and amount of deposits received for previous year . 885 63,911 95

Number and amount of deposits of and exceeding $300 at any one time for the previous year 45 21,386 04

Number and amount of withdrawals 553 46,588 63

Number of accounts opened the previous year 236

Number of accounts closed the previous year 151

Amount of expenses of the corporation during previous year . . 976 43

Amount of treasurer's bond 14,000 00

Date of examination by commissioner: July 19.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s	$9,500	$9,975 00	$9,500 00
" " 4½s	17,000	18,785 00	17,000 00
State bonds: —			
State of Maine 6s	12,000	13,125 00	12,000 00
of New Hampshire 6s	1,500	1,800 00	1,500 00
City and town bonds: —			
Town of Woburn 6s	12,000	13,680 00	12,000 00
City of Boston 4s	5,000	5,162 50	5,000 00
of Boston 6s	16,000	19,840 00	16,000 00
of Springfield 6s	8,000	9,280 00	8,000 00
of Bath, Me., 6s,	5,000	5,050 00	5,000 00
of Providence, R.I., 5s	2,000	2,250 00	2,000 00
	$88,000	$98,947 50	$88,000 00

Bank Stock.

Nat'l B'k of Commonwealth, Boston,	$10,000	$11,200 00	$10,000 00
Eliot Nat'l Bank, Boston.	1,000	1,125 00	1,000 00
Ware Nat'l Bank, Ware	400	420 00	400 00
	$11,400	$12,745 00	$11,400 00

Railroad Bonds.

Boston and Albany R.R. 6s, regist'd,	$7,000	$8,120 00	$7,000 00
Boston and Albany Railroad 7s	24,000	30,000 00	24,000 00
Eastern Railroad 4½s	27,000	26,966 25	21,600 00
Boston and Providence Railroad 7s	8,000	9,920 00	8,000 00
Boston and Maine Railroad 7s	13,000	16,120 00	13,000 00
	$79,000	$91,126 25	$73,600 00

NORTH EASTON SAVINGS BANK — EASTON.

Incorporated Feb. 8, 1864. Number of corporators, 23.

FRED. L. AMES, *President.* *Treasurer*, P. A. GIFFORD.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$277,721 33	Public funds	$28,430 00
Earnings, undivided	16,500 89	Loans on public funds	100 00
Guaranty fund	3,650 00	Bank stock	122,204 02
		Loans on bank stock	5,150 00
		Real estate by foreclosure	24,766 55
		Loans on real estate	75,938 01
		Loans on personal security	17,945 19
		Deposit in banks	19,256 17
		Expense account	2 00
		Cash on hand	4,080 28
	$297,872 22		$297,872 22

Loans on Public Funds, amount on each: —

On $100 United States 4s $100 00

Loans on Bank Stock, amount on each: —

On 54 shares First National Bank, Easton $5,150 00

Cash on Deposit in Bank: —

First National Bank, Easton $19,256 17

Amount of real estate held by foreclosure $24,766 55

Assessed value of the same 20,275 00

Amount of income received from the same 1,179 71

Amount of municipal tax on real estate 251 13

Whole amount of interest or profits received or earned . . . $12,395 66

Rate and amount of each semi-annual dividend for previous year . . . . . { 2 per cent . 4,612 50 / 2 per cent . 5,062 78

Times for the dividends fixed by the by-laws: April 15 and Oct. 15.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: $5\frac{71}{100}$ per cent.

The total amount of loans, with each specified rate of interest: $10,000, 5 per cent; $34,230, 6 per cent; $11,460, 6½ per cent; $27,830, 7 per cent; $11,490, 7½ per cent; $2,878.01, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each 72

Aggregate amount of the same 59,188 01

Amount of investments from which no income is received . . 4,541 76

Number of open accounts 965

Number and amount of deposits received for previous year . 772 77,992 53

Number and amount of deposits of and exceeding $300 at any one time for the previous year 60 30,822 42

Number and amount of withdrawals 318 33,544 36

Number of accounts opened the previous year	220	
Number of accounts closed the previous year	80	
Amount of expenses of the corporation during previous year		$467 15
Amount of treasurer's bond		10,000 00

Date of examination by commissioner: May 24.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds: —			
City of Bath, Me., 6s	$2,000	$2,000 00	$2,000 00
of Bangor, Me., 6s	8,000	8,200 00	6,960 00
of Springfield 7s	10,000	12,300 00	11,350 00
Town of Stoughton 4s	8,000	8,120 00	8,120 00
	$28,000	$30,620 00	$28,430 00

Bank Stock.

City Nat'l Bank, Lynn	$6,600	$9,570 00	$11,012 50
Neponset Nat'l Bank, Canton	7,500	9,600 00	8,100 00
Bristol County Nat'l Bank, Taunton,	3,800	5,396 00	4,560 00
Taunton Nat'l Bank, Taunton	700	945 00	920 50
First Nat'l Bank, Easton	10,000	12,500 00	10,690 00
Traders' Nat'l Bank, Boston	3,600	3,708 00	3,632 75
Shoe and Leather Nat'l B'k, Boston,	2,500	2,800 00	3,395 00
Tremont Nat'l Bank, Boston	2,500	3,000 00	3,137 50
State Nat'l Bank, Boston	2,500	3,000 00	2,693 75
City Nat'l Bank, Boston	2,500	2,943 00	2,765 63
Market Nat'l Bank, Boston	2,500	2,600 00	2,750 00
Atlas Nat'l Bank, Boston	2,500	3,100 00	2,878 13
Eagle Nat'l Bank, Boston	2,000	2,280 00	2,255 00
New England Nat'l Bank, Boston	2,500	3,550 00	3,450 00
North Nat'l Bank, Boston	11,300	14,577 00	15,074 63
Revere Nat'l Bank, Boston	5,700	6,897 00	7,786 50
Everett Nat'l Bank, Boston	7,800	8,492 00	10,135 00
Shawmut Nat'l Bank, Boston	5,000	5,925 00	6,500 00
Atlantic Nat'l Bank, Boston	2,500	3,750 00	3,750 00
Hamilton Nat'l Bank, Boston	2,500	3,025 00	3,450 00
Manufacturers' Nat'l Bank, Boston	2,500	2,593 00	2,753 13
Nat'l Bank of Redemption, Boston	3,800	5,044 00	4,789 00
Hide and Leather Nat'l Bank, Boston,	5,000	5,737 00	5,725 00
	$97,800	$121,032 00	$122,204 02

NORTH END SAVINGS BANK — BOSTON.

Incorporated Feb. 17, 1870. Number of corporators, 26.

THOMAS L. JENKS, *President.* *Treasurer*, GEORGE C. TRUMBULL.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$387,940 56	Public funds	$16,450 00
Earnings, undivided	21,776 65	Bank stock	43,184 04
Guaranty fund	5,510 00	Railroad bonds	20,212 50
		Real estate by foreclosure	80,408 24
		Loans on real estate	225,051 87
		Deposit in banks on interest,	25,013 23
		Expense account	1,232 99
		Loan on bank book	100 00
		Suspense account	327 89
		Vault, furniture, etc.	2,494 40
		Cash on hand	752 05
	$415,227 21		$415,227 21

Cash on Deposit in Banks: —

Metropolitan National Bank, Boston	$20,513 23
Security National Bank, Boston	4,500 00
Amount of real estate held by foreclosure	$80,408 24
Assessed value of the same	76,555 85
Amount of income received from the same	4,531 07
Amount of municipal tax on real estate	1,214 33
Whole amount of interest or profits received or earned	$26,383 25
Rate and amount of each semi-annual dividend for previous year: 2 per cent	8,778 23
2 per cent.	8,167 25

Times for the dividends fixed by the by-laws: Jan. 1 and July 1.

The total amount of loans, with each specified rate of interest: $45,836.87, 6 per cent; $4,500, 6½ per cent; $80,955, 7 per cent; $5,850, 7 3/10 per cent; $16,600, 7½ per cent; $71,410, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	86	
Aggregate amount of the same		133,351 87
Amount of investments from which no income is received		829 26
Number of open accounts	1,417	
Number and amount of deposits received for previous year	315	26,360 70
Number and amount of deposits of and exceeding $300 at any one time for the previous year	26	14,721 43
Number and amount of withdrawals	1,255	110,087 15
Number of accounts opened the previous year	80	
Number of accounts closed the previous year	303	
Amount of expenses of the corporation during previous year		4,506 34
Amount of treasurer's bond		44,000 00

Date of examination by commissioner: Feb. 28.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s, 1881 . . .	$6,100	$6,292 50	$6,750 00
City bonds:—			
City of Cambridge 6s, 1884 . .	10,000	10,812 50	9,700 00
	$16,000	$17,105 00	$16,450 00

Bank Stock.

City Nat'l Bank, Boston . . .	$6,100	$7,182 75	$6,759 62
Revere Nat'l Bank, Boston . .	1,900	2,303 75	2,515 12
Shoe and Leather Nat'l Bank, Boston,	2,600	2,912 00	3,782 00
Tremont Nat'l Bank, Boston . .	1,600	1,908 00	2,100 25
First Nat'l Bank, Chelsea . .	5,000	5,725 00	5,767 42
Atlas Nat'l Bank, Boston . .	5,000	6,175 00	5,787 50
Eagle Nat'l Bank, Boston . .	7,100	8,111 75	8,012 75
Traders' Nat'l Bank, Boston . .	1,500	1,546 87	1,696 88
North Nat'l Bank, Boston . .	5,000	6,462 50	6,762 50
	$35,800	$42,327 62	$43,184 04

Railroad Bonds.

Boston and Maine Railroad 7s . .	$20,000	$24,950 00	$20,212 50

ORANGE SAVINGS BANK — ORANGE.

Incorporated 1871. Number of corporators, 151.

A. J. Clark, *President.* *Treasurer*, J. H. Waite.

Statement.

Liabilities.		Assets.	
Deposits	$206,168 87	Bank stock	$39,685 53
Earnings, undivided	849 93	Loans on bank stock	4,200 00
Guaranty fund	2,150 00	Real estate by foreclosure	1,900 00
		Loans on real estate	77,805 00
		Loans on personal security	29,053 37
		Loans to counties, cities, or towns	15,090 00
		Tax account	62 59
		Cash on hand	41,372 31
	$209,168 80		$209,168 80

Loans on Bank Stock, amount on each:—

On 38 shares Franklin County National Bank, Greenfield	$3,800 00
On 9 shares Orange National Bank	400 00

Cash on Deposit in Bank:—

Orange National Bank	$41,372 31

Amount of real estate held by foreclosure	$1,900 00
Assessed value of the same	1,800 00
Amount of income received from the same	70 00
Amount of municipal tax on real estate	37 21

Whole amount of interest or profits received or earned		$9,773 42
Rate and amount of each semi-annual dividend for previous year	2 per cent	3,280 39
	2 per cent	3,538 03

Times for the dividends fixed by the by-laws: February and August.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: 4 per cent.

The total amount of loans, with each specified rate of interest: $3,800, 5 per cent; $106,858.37, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	163	
Aggregate amount of the same		98,858 37
Number of open accounts	945	
Number and amount of deposits received for previous year	998	68,948 59
Number and amount of deposits of and exceeding $300 at any one time for the previous year	63	33,959 31
Number and amount of withdrawals	502	46,044 56
Number of accounts opened the previous year	286	
Number of accounts closed the previous year	137	
Amount of expenses of the corporation during previous year		355 67
Amount of treasurer's bond		20,000 00

Date of examination by commissioner: Aug. 6.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
First Nat'l Bank, Springfield	$1,000	$1,350 00	$1,470 00
Third Nat'l Bank, Springfield	1,000	1,600 00	1,750 00
First Nat'l Bank, Chelsea	400	444 00	460 00
Union Market Nat'l B'k, Watertown,	500	520 00	620 62
Orange Nat'l Bank, Orange	10,000	11,000 00	10,000 00
Boylston Nat'l Bank, Boston	500	560 00	608 50
Eliot Nat'l Bank, Boston	6,500	7,345 00	7,913 35
Eleventh Ward Nat'l Bank, Boston	1,400	Liquidation,	150 00
Atlas Nat'l Bank, Boston	1,500	1,875 00	1,935 00
Everett Nat'l Bank, Boston	400	448 00	529 00
Nat'l B'k of North America, Boston	1,100	1,221 00	1,309 00
First Ward Nat'l Bank, Boston	2,000	2,040 00	1,882 06
Webster Nat'l Bank, Boston	2,500	2,700 00	2,820 75
Hide and Leather Nat'l B'k, Boston,	500	580 00	596 25
Manufacturers' Nat'l Bank, Boston	2,000	2,080 00	2,200 00
Tremont Nat'l Bank, Boston	3,000	3,600 00	3,720 00
North Nat'l Bank, Boston	1,000	1,300 00	1,392 50
Central Nat'l Bank, Boston	300	306 00	328 50
	$35,600	$38,969 00	$39,685 53

PALMER SAVINGS BANK — PALMER.

Incorporated 1870. Number of corporators, 42.

JAMES B. SHAW, *President.* *Treasurer*, WILLIAM A. LINCOLN.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$457,277 47	Public funds	$27,600 00
Earnings, undivided	3,599 64	Bank stock	27,300 00
Guaranty fund	4,000 00	Loans on bank stock	2,800 00
		Railroad bonds	9,640 00
		Real estate by foreclosure	13,000 00
		Loans on real estate	240,722 00
		Loans on personal security	124,095 00
		Loans to counties, cities, or towns	5,583 27
		Deposit in banks on interest,	7,000 00
		Expense account	504 40
		Premium account	6,216 00
		Cash on hand	416 44
	$464,877 11		$464,877 11

Loans on Bank Stock, amount on each: —

On 5 shares Palmer National Bank	$500 00
On 5 shares Palmer National Bank	300 00
On 13 shares Palmer National Bank	1,300 00
On 2 shares Palmer National Bank	200 00
On 7 shares John Hancock National Bank, Springfield	500 00

Cash on Deposit in Bank: —

Palmer National Bank	$7,000 00

Amount of real estate held by foreclosure		$13,000 00
Assessed value of the same		10,000 00
Amount of income received from the same		866 00
Amount of municipal tax on real estate		116 00
Whole amount of interest or profits received or earned		$23,700 00
Rate and amount of each semi-annual dividend for previous year	2¼ per cent	8,621 10
	2¼ per cent	9,021 87

Times for the dividends fixed by the by-laws: January and July.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: $4\frac{66}{100}$ per cent.

The total amount of loans, with each specified rate of interest: $85,583.27, 5 per cent; $252,130, 6 per cent; $26,987, 6½ per cent; $8,500, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	250	
Aggregate amount of the same		198,800 00
Number of open accounts	1,660	
Number and amount of deposits received for previous year,	1,351	141,992 45
Number and amount of deposits of and exceeding $300 at any one time for the previous year	86	51,929 85

Number and amount of withdrawals	770	$84,365 60
Number of accounts opened the previous year	357	
Number of accounts closed the previous year	202	
Amount of expenses of the corporation during previous year		1,398 00
Amount of treasurer's bond		10,000 00

Date of examination by commissioner: July 20.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s	$100	$110 00	$100 00
City and town bonds: —			
City of Boston 6s, 1894, registered	5,000	6,000 00	5,000 00
of Worcester 6s, 1892	6,000	7,000 00	6,000 00
of Fall River 6s, 1899	3,000	3,540 00	3,000 00
of Fall River 6s, 1895	2,000	2,320 00	2,000 00
of Fall River 5s, 1908	3,000	3,300 00	3,000 00
Town of Waltham 5s, 1882	5,000	5,000 00	5,000 00
City of Rockland, Me., 6s, 1891	2,500	2,500 00	2,500 00
of Bath, Me., 6s, 1891	1,000	1,000 00	1,000 00
	$27,600	$30,770 00	$27,600 00

Bank Stock.

Palmer Nat'l Bank, Palmer	$7,500	$9,000 00	$7,500 00
Monson Nat'l Bank, Monson	3,300	4,620 00	3,300 00
Agawam Nat'l Bank, Springfield	3,700	4,550 00	3,700 00
State Nat'l Bank, Boston	2,500	3,050 00	2,500 00
Suffolk Nat'l Bank, Boston	2,000	2,400 00	2,000 00
Nat'l Bank of Commerce, Boston	2,300	2,780 00	2,300 00
Nat'l B'k of North America, Boston,	1,000	1,150 00	1,000 00
Eliot Nat'l Bank, Boston	5,000	5,750 00	5,000 00
	$27,300	$33,300 00	$27,300 00

Railroad Bonds.

Eastern Railroad 4½s	$10,000	$10,000 00	$9,640 00

PEOPLE'S SAVINGS BANK — WORCESTER.

Incorporated May 13, 1864. Number of corporators, 168.

L. J. Knowles, *President.* *Treasurer*, C. M. Bent.

Statement.

Liabilities.		Assets.	
Deposits	$3,227,783 38	Public funds	$339,500 00
Earnings, undivided	43,586 33	Bank stock	758,800 00
Guaranty fund	44,524 74	Railroad bonds	134,500 00
Dividends unpaid	52,868 38	Real estate	65,000 00
		Real estate by foreclosure	94,993 05
		Loans on real estate	1,344,054 36
		Loans on personal security	175,200 00
		Loans to counties, cities, or towns	108,300 00
		Deposit in banks on interest,	137,653 44
		Expense account	1,886 31
		Premiums	158,899 33
		Interest accrued	36,663 28
		Suspense account	2,342 95
		Cash on hand	10,970 11
	$3,368,762 83		$3,368,762 83

Cash on Deposit in Bank: —

Central National Bank, Worcester $137,653 44

Invested in real estate (for banking purposes) $65,000 00
Estimated value of the same 65,000 00
Amount of real estate held by foreclosure 94,993 05
Assessed value of the same 78,800 00
Amount of income received from the same 2,156 83
Amount of municipal tax on real estate 1,995 43

Whole amount of interest or profits received or earned . . . $167,814 66
Rate and amount of each semi-annual dividend for previous year . . . . . 2 per cent . 58,902 51
2 per cent . 60,511 13
Times for the dividends fixed by the by-laws: February and August.
The total amount of loans, with each specified rate of interest: $104,100, 3½ per cent; $10,000, 3¾ per cent; $46,700, 4 per cent; $26,500, 4½ per cent; $1,000, 5 per cent; $1,372,574.36, 6 per cent; $66,680, 7 per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each 428
Aggregate amount of the same 591,404 36
Number of open accounts 9,475
Number and amount of deposits received for previous year, 7,089 541,970 54
Number and amount of deposits of and exceeding $300 at any one time for the previous year 427 220,829 46
Number and amount of withdrawals 5,226 416,473 76
Number of accounts opened the previous year . . . 1,512
Number of accounts closed the previous year 897
Amount of expenses of the corporation during previous year . . 8,256 12
Amount of treasurer's bond 30,000 00
Date of examination by commissioner: June 7.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s, 1881, registered .	$32,500	$34,084 37	$32,500 00
" " 5s, 1881, coupon .	83,000	85,490 00	83,000 00
" " 5s, 1881, registered .	103,000	104,931 25	103,000 00
" " 4½s, 1891, coupon .	95,000	104,975 00	95,000 00
" " 4½s, 1891, registered .	20,000	22,100 00	20,000 00
City bonds: —			
City of Worcester 6s . . .	1,000	1,020 00	1,000 00
of Boston 5s	5,000	5,175 00	5,000 00
	$339,500	$357,775 62	$339,500 00

Bank Stock.

Shawmut Nat'l Bank, Boston . .	$18,800	$22,560 00	$18,800 00
Market Nat'l Bank, Boston . .	18,700	19,448 00	18,700 00
Atlas Nat'l Bank, Boston . .	21,200	26,288 00	21,200 00
Webster Nat'l Bank, Boston . .	24,000	25,740 00	24,000 00
Nat'l Bank of Redemption, Boston .	39,700	55,580 00	39,700 00
Nat'l Bank of Commerce, Boston .	29,600	36,445 00	29,600 00
Nat'l B'k of North America, Boston,	26,400	29,502 00	26,400 00
Union Nat'l Bank, Boston . .	2,000	3,025 00	2,000 00
Washington Nat'l Bank, Boston .	10,800	14,580 00	10,800 00
Merchants' Nat'l Bank, Boston .	5,000	7,056 25	5,000 00
North Nat'l Bank, Boston . .	5,000	6,450 00	5,000 00
Tremont Nat'l Bank, Boston . .	35,200	42,592 00	35,200 00
Globe Nat'l Bank, Boston . .	31,700	34,949 25	31,700 00
New England Nat'l Bank, Boston .	4,000	6,000 00	4,000 00
Eagle Nat'l Bank, Boston . .	17,800	20,670 25	17,800 00
State Nat'l Bank, Boston . .	10,000	12,162 50	10,000 00
Hamilton Nat'l Bank, Boston . .	22,600	26,894 00	22,600 00
Blackstone Nat'l Bank, Boston .	49,000	52,552 50	49,000 00
Traders' Nat'l Bank, Boston . .	6,300	6,426 00	6,300 00
City Nat'l Bank, Boston . . .	3,900	4,631 25	3,900 00
Revere Nat'l Bank, Boston . .	19,100	23,111 00	19,100 00
Continental Nat'l Bank, Boston .	18,700	20,177 75	18,700 00
Suffolk Nat'l Bank, Boston . .	9,700	11,737 00	9,700 00
Hide and Leather Nat'l B'k, Boston,	41,600	48,672 00	41,600 00
Nat'l Bank of the Republic, Boston .	19,800	23,883 75	19,800 00
Eliot Nat'l Bank, Boston . .	43,200	48,492 00	43,200 00
Faneuil Hall Nat'l Bank, Boston .	5,000	6,225 00	5,000 00
Shoe and Leather Nat'l B'k, Boston,	28,000	31,780 00	28,000 00
Freeman's Nat'l Bank, Boston .	21,500	25,370 00	21,500 00
Second Nat'l Bank, Boston . .	8,100	12,372 75	8,100 00
Third Nat'l Bank, Boston . .	15,000	16,050 00	15,000 00
Massachusetts Nat'l Bank, Boston .	4,000	4,420 00	4,000 00
Atlantic Nat'l Bank, Boston . .	10,000	15,225 00	10,000 00
Old Boston Nat'l Bank, Boston . .	2,200	2,706 00	2,200 00
Manufacturers' Nat'l Bank, Boston .	7,700	7,854 00	7,700 00

BANK STOCK — *Concluded.*

	Par Value.	Estimated Market Value.	Amount Invested.
Citizens' Nat'l Bank, Worcester .	$4,400	$4,928 00	$4,400 00
City Nat'l Bank, Worcester . .	24,500	25,970 00	24,500 00
Central Nat'l Bank, Worcester .	15,400	20,020 00	15,400 00
Quinsigamond Nat'l B'k, Worcester,	13,300	15,295 00	13,300 00
Mechanics' Nat'l Bank, Worcester .	13,500	15,525 00	13,500 00
Worcester Nat'l Bank, Worcester .	52,400	65,500 00	52,400 00
	$758,800	$898,866 25	$758,800 00

RAILROAD BONDS.

Eastern Railroad 4½s . . .	$22,500	$22,387 50	$22,500 00
Worcester and Nashua Railroad 5s .	12,000	12,120 00	12,000 00
Boston and Maine Railroad 7s . .	40,000	48,250 00	40,000 00
Boston and Albany Railroad 6s .	35,000	40,600 00	35,000 00
Old Colony Railroad 7s . . .	25,000	29,875 00	25,000 00
	$134,500	$153,232 50	$134,500 00

PLYMOUTH FIVE CENTS SAVINGS BANK — PLYMOUTH.

Incorporated April 6, 1855. Number of corporators, 72.

WILLIAM R. DREW, *President.* *Treasurer,* WILLIAM W. BREWSTER.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$526,948 49	Public funds	$148,400 00
Earnings, undivided	11,276 80	Bank stock	25,000 00
Guaranty fund	5,108 32	Loans on bank stock	1,000 00
		Railroad bonds	22,000 00
		Real estate	2,900 00
		Real estate by foreclosure	15,552 79
		Loans on real estate	249,510 00
		Loans on personal security	17,358 60
		Loans to counties, cities, or towns	6,570 00
		Expense account	651 70
		Bank building account	287 48
		Cash on hand	54,103 64
	$543,333 61		$543,333 61

Loans on Bank Stock, amount on each: —

On 3 shares Old Colony National Bank, Plymouth	$300 00
On 7 shares Merchants' National Bank, Boston	700 00

Cash on Deposit in Banks: —

National Bank of the Commonwealth, Boston	$17,050 68
Plymouth National Bank, Plymouth	18,541 29
Old Colony National Bank, Plymouth	18,032 27

Invested in real estate (for banking purposes)	$2,900 00
Estimated value of the same	3,000 00
Amount of real estate held by foreclosure	15,552 79
Assessed value of the same	12,700 00
Amount of income received from the same	595 03
Amount of municipal tax on real estate	266 30

Whole amount of interest or profits received or earned		$30,804 11
Rate and amount of each semi-annual dividend for previous year	2½ per cent	12,047 78
	2 per cent	9,982 48

Times for the dividends fixed by the by-laws: second Tuesday of January and July.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: 6½ per cent.

The total amount of loans, with each specified rate of interest: $6,000, 4½ per cent; $4,950, 5½ per cent; $48,705, 6 per cent; $123,060, 6½ per cent; $74,836, 7 per cent; $7,412, 7 3/10 per cent; $9,205, 7½ per cent; $270, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	306	
Aggregate amount of the same		$163,863 00
Amount of investments from which no income is received		613 55
Number of open accounts	2,309	
Number and amount of deposits received for previous year,	1,040	63,871 70
Number and amount of deposits of and exceeding $300 at any one time for the previous year	60	29,889 61
Number and amount of withdrawals	609	51,880 53
Number of accounts opened the previous year	249	
Number of accounts closed the previous year	155	
Amount of expenses of the corporation during previous year		2,362 39
Amount of treasurer's bond		10,000 00

Date of examination by commissioner: June 14.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 5s, registered	$10,000	$10,187 00	$10,000 00
" " 4½s, "	10,000	11,025 00	10,000 00
" " 4s, coupon	2,000	2,200 00	2,000 00
State bonds:—			
State of Maine 6s	14,000	16,100 00	14,000 00
of New Hampshire 6s	5,900	6,762 00	5,900 00
City and town bonds:—			
City of Portland, Me., 6s	10,000	10,800 00	10,000 00
of Bath, Me., 6s	3,000	3,120 00	3,000 00
of Lynn 6s	1,000	1,100 00	1,000 00
of Cambridge 6s	9,000	9,720 00	9,000 00
Town of Northampton 6s	10,000	11,200 00	10,000 00
City of New London, Conn., 7s	12,000	14,880 00	12,000 00
Town of Plymouth 7s	12,000	13,800 00	12,000 00
of Plymouth 6s	1,000	1,070 00	1,000 00
City of New Bedford 7s	10,000	11,800 00	10,000 00
Town of Natick 7s	1,000	1,100 00	1,000 00
City of Somerville 6½s	5,000	5,500 00	5,000 00
of Manchester, N.H., 6s	1,500	1,620 00	1,500 00
of Springfield 6s and 7s	7,000	8,030 00	7,000 00
of Bangor, Me., 6s	9,000	9,900 00	9,000 00
of Belfast, Me., 6s	2,000	2,120 00	2,000 00
of Lewiston, Me., 6s	2,000	2,120 00	2,000 00
of Providence, R.I., 5s	3,000	3,200 00	3,000 00
of Lawrence 6s	5,000	5,750 00	5,000 00
Town of Methuen 6s	3,000	3,450 00	3,000 00
	$148,400	$166,554 00	$148,400 00

Bank Stock.

	Par Value.	Estimated Market Value.	Amount Invested.
Nat'l B'k of Commonwealth, Boston,	$5,000	$5,600 00	$5,000 00
Metropolitan Nat'l Bank, Boston	1,000	1,090 00	1,000 00
Atlas Nat'l Bank, Boston	2,500	3,100 00	2,500 00
Webster Nat'l Bank, Boston	2,500	2,650 00	2,500 00
First Ward Nat'l Bank, Boston	2,100	2,058 00	2,100 00
Revere Nat'l Bank, Boston	1,500	1,815 00	1,500 00
Nat'l Bank of the Republic, Boston,	1,500	1,875 00	1,500 00
Merchants' Nat'l Bank, Boston	1,000	1,400 00	1,000 00
City Nat'l Bank, Boston	1,000	1,170 00	1,000 00
Nat'l Bank of Commerce, Boston	800	944 00	800 00
North Nat'l Bank, Boston	600	774 00	600 00
Shoe and Leather Nat'l B'k, Boston,	500	670 00	500 00
Third Nat'l Bank, Springfield	1,000	1,400 00	1,000 00
Old Colony Nat'l Bank, Plymouth	2,500	3,250 00	2,500 00
Plymouth Nat'l Bank, Plymouth	1,500	1,575 00	1,500 00
	$25,000	$29,371 00	$25,000 00

Railroad Bonds.

Old Colony Railroad 6s	$5,000	$5,650 00	$5,000 00
Cape Cod Railroad 7s	2,000	2,050 00	2,000 00
Cheshire Railroad 6s	4,000	4,200 00	4,000 00
Boston and Maine Railroad 7s	1,000	1,230 00	1,000 00
Eastern Railroad 4½s	10,000	10,000 00	10,000 00
	$22,000	$23,130 00	$22,000 00

PLYMOUTH SAVINGS BANK — PLYMOUTH.

Incorporated 1828. Number of corporators, 49.

WILLIAM H. NELSON, *President.* *Treasurer*, JOHN J. RUSSELL.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$2,064,979 10	Public funds	$420,471 25
Earnings, undivided	65,715 39	Loans on public funds	2,000 00
Guaranty fund	40,000 00	Bank stock	420,541 00
Suspense	248 97	Loans on bank stock	7,100 00
		Railroad bonds	135,000 00
		Loans on railroad stock	14,200 00
		Real estate	7,000 00
		Real estate by foreclosure	45,640 97
		Loans on real estate	577,530 00
		Loans on personal security	240,805 00
		Loans to counties, cities, or towns	192,000 00
		Deposit in banks on interest,	105,730 80
		Cash on hand	2,924 44
	$2,170,943 46		$2,170,943 46

Loans on Public Funds, amount on each:—

On $2,000 United States 6s, 1881	$2,000 00

Loans on Bank Stock, amount on each:—

On 22 shares Plymouth National Bank, Plymouth	$2,200 00
On 35 shares Old Colony National Bank, Plymouth	3,500 00
On 5 shares New England National Bank, Boston	300 00
On 4 shares Old Colony National Bank and 7 shares Plymouth National Bank	1,100 00

Loans on Railroad Stock, amount on each:—

On 163 shares Old Colony Railroad and 50 shares Vermont and Massachusetts Railroad	$14,200 00

Cash on Deposit in Banks:—

Old Colony National Bank, Plymouth	$38,262 27
Plymouth National Bank, Plymouth	39,658 57
National Bank of the Commonwealth, Boston	22,319 02
New England Trust Company,* Boston	5,490 94

Invested in real estate (for banking purposes)	$7,000 00
Estimated value of the same	7,000 00
Amount of real estate held by foreclosure	45,640 97
Assessed value of the same	76,460 00
Amount of income received from the same	4,049 38
Amount of municipal tax on real estate	1,300 16

* This bank was notified that the Attorney-General has given an opinion that deposits by savings banks in trust companies are illegal.

Whole amount of interest or profits received or earned		$121,729 16
Rate and amount of each semi-annual dividend for previous year	2½ per cent	48,448 09
	2½ per cent	49,145 30
Times for the dividends fixed by the by-laws: January and July.		
The total amount of loans, with each specified rate of interest: $95,000, 4 per cent; $60,000, 4½ per cent; $175,500, 5 per cent; $82,350, 5½ per cent; $364,885, 6 per cent; $84,225, 6½ per cent; $164,925, 7 per cent; $250, 7 3/10 per cent; $6,500, 7½ per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each	238	
Aggregate amount of the same		247,935 00
Amount of investments from which no income is received		1,250 00
Number of open accounts	6,333	
Number and amount of deposits received for previous year,	2,213	215,557 93
Number and amount of deposits of and exceeding $300 at any one time for the previous year	207	105,180 47
Number and amount of withdrawals	2,770	223,771 67
Number of accounts opened the previous year	593	
Number of accounts closed the previous year	431	
Amount of expenses of the corporation during previous year		6,000 00
Amount of treasurer's bond		20,000 00
Date of examination by commissioner: June 14.		

PUBLIC FUNDS:

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s, 1881	$70,000	$72,800 00	$70,000 00
State bonds: —			
State of Maine	18,000	20,700 00	17,705 00
of Rhode Island	12,000	13,260 00	12,000 00
City and town bonds: —			
City of Salem	10,000	11,600 00	10,000 00
of Cambridge	7,000	7,840 00	7,000 00
of Hartford, Conn.	5,000	5,800 00	4,662 50
of Portland, Me.	12,000	12,840 00	11,100 00
of Meriden, Conn	25,000	28,500 00	25,000 00
of Newburyport	5,000	5,450 00	5,000 00
Town of Plymouth	11,000	11,770 00	11,000 00
City of New London, Conn.	50,000	62,000 00	50,000 00
of Holyoke	50,000	57,500 00	46,750 00
of Fall River	60,000	61,150 00	57,845 00
of Lawrence	30,000	34,500 00	28,425 00
of New Bedford	10,000	12,000 00	10,000 00
of Lynn	13,000	15,210 00	12,983 75
of Bangor, Me.	6,000	6,600 00	6,000 00
Town of Franklin	10,000	10,500 00	10,000 00
of West Springfield	25,000	26,250 00	25,000 00
	$429,000	$476,270 00	$420,471 25

Bank Stock.

	Par Value.	Estimated Market Value.	Amount Invested.
State Nat'l Bank, Boston	$13,000	$15,600 00	$13,000 00
Merchants' Nat'l Bank, Boston	22,500	31,500 00	22,500 00
Plymouth Nat'l Bank, Plymouth	17,400	18,270 00	17,400 00
Old Colony Nat'l Bank, Plymouth	26,200	34,060 00	26,200 00
Bristol County Nat'l Bank, Taunton,	17,100	23,940 00	17,100 00
Hingham Nat'l Bank, Hingham	4,200	4,200 00	4,200 00
Market Nat'l Bank, Boston	12,800	13,312 00	10,240 00
Traders' Nat'l Bank, Boston	8,000	8,240 00	6,000 00
City Nat'l Bank, Boston	8,400	9,828 00	8,400 00
Suffolk Nat'l Bank, Boston	6,200	7,440 00	6,200 00
North Nat'l Bank, Boston	900	1,161 00	900 00
Massachusetts Nat'l Bank, Boston	8,500	10,030 00	8,500 00
Second Nat'l Bank, Boston	27,000	40,230 00	27,000 00
Tremont Nat'l Bank, Boston	19,500	23,400 00	17,745 00
Atlantic Nat'l Bank, Boston	4,100	6,150 00	4,100 00
Eagle Nat'l Bank, Boston	8,000	9,120 00	8,000 00
Old Boston Nat'l Bank, Boston	5,450	6,649 00	5,450 00
New England Nat'l Bank, Boston	8,600	12,212 00	8,600 00
Boylston Nat'l Bank, Boston	7,000	7,840 00	7,000 00
Exchange Nat'l Bank, Boston	10,600	14,840 00	10,600 00
Abington Nat'l Bank, Abington	1,500	1,875 00	1,500 00
Nat'l Bank of Commerce, Boston	10,800	12,744 00	9,180 00
Nat'l B'k of North America, Boston,	12,000	13,200 00	10,800 00
Railroad Nat'l Bank, Lowell	11,000	12,100 00	11,000 00
Globe Nat'l Bank, Boston	2,900	3,190 00	2,494 00
Freeman's Nat'l Bank, Boston	2,800	3,304 00	2,380 00
Shawmut Nat'l Bank, Boston	9,300	10,974 00	8,950 00
Union Nat'l Bank, Boston	10,000	14,500 00	10,000 00
Atlas Nat'l Bank, Boston	23,400	29,016 00	23,400 00
Hamilton Nat'l Bank, Boston	5,300	6,413 00	5,300 00
Boston Nat'l Bank, Boston	13,900	15,012 00	12,788 00
Webster Nat'l Bank, Boston	11,200	11,872 00	10,080 00
Blackstone Nat'l Bank, Boston	4,800	5,136 00	3,712 00
Columbian Nat'l Bank, Boston	4,200	6,174 00	4,200 00
Howard Nat'l Bank, Boston	5,400	6,264 00	5,022 00
Revere Nat'l Bank, Boston	12,000	14,520 00	10,800 00
Nat'l Bank of the Republic, Boston	18,800	23,500 00	18,800 00
Nat'l B'k of Commonwealth, Boston,	10,000	11,200 00	8,500 00
Third Nat'l Bank, Springfield	10,000	14,000 00	10,000 00
Manufacturers' Nat'l Bank, Boston	10,000	10,300 00	6,500 00
First Ward Nat'l Bank, Boston	10,000	9,800 00	7,000 00
Home Nat'l Bank, Brockton	10,000	10,000 00	9,000 00
	$444,750	$543,116 00	$420,541 00

Railroad Bonds.

Old Colony Railroad	$20,000	$22,600 00	$20,000 00
Eastern Railroad	10,500	10,500 00	5,000 00
Boston and Albany Railroad	50,000	62,000 00	50,000 00
Boston and Maine Railroad	10,000	12,300 00	10,000 00
Boston and Lowell Railroad	25,000	25,000 00	25,000 00
Salem and Lowell Railroad	25,000	27,250 00	25,000 00
	$140,500	$159,650 00	$135,000 00

PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWN OF BOSTON — BOSTON.

Incorporated December, 1816. Number of corporators, 134.

JAMES S. AMORY, *President.* *Treasurer*, CHARLES J. MORRILL.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$23,322,250 77	Public funds	$3,525,000 00
Earnings, undivided,	56,704 25	Loans on public funds	1,840,000 00
Guaranty fund	150,000 00	Bank stock	1,134,625 00
Suspense	11,415 88	Loans on bank stock	4,000 00
Taxes on estates	15,144 17	Railroad bonds	584,000 00
		Loans on city bonds	14,500 00
		Real estate	80,000 00
		Real estate by foreclosure	99,697 12
		Loans on real estate	6,237,619 73
		Loans on personal security	6,840,445 28
		Loans to counties, cities, or towns	1,200,800 00
		Deposit in banks on interest.	1,931,479 15
		Expense account	14,251 39
		Cash on hand	49,097 40
	$23,555,515 07		$23,555,515 07

Loans on Public Funds, amount on each:—

On $50,000 United States 6s	$50,000 00
On $1,300,000 United States 5s	1,300,000 00
On $455,000 United States 4½s	455,000 00
On $35,000 United States 4s	35,000 00

Loans on Bank Stock, amount on each:—

On 30 shares Merchants' National Bank, New Bedford, and 10 shares National Bank of Commerce, New Bedford	$4,000 00

Cash on Deposit in Banks:—

Merchants' National Bank, Boston	$666,251 19
Exchange National Bank, Boston	698,843 09
Webster National Bank, Boston	258,478 83
Merchandise National Bank, Boston	173,510 59
Traders' National Bank, Boston	100,148 67
Suffolk National Bank, Boston	13,106 62
Atlas National Bank, Boston	10,536 77
Third National Bank, Boston	9,349 64
National Bank of Commerce, Boston	660 93
Revere National Bank, Boston	592 82

Invested in real estate (for banking purposes)	$80,000 00
Estimated value of the same	176,000 00
Amount of real estate held by foreclosure	99,697 12
Assessed value of the same	88,200 00
Amount of income received from the same	1,517 96
Amount of municipal tax on real estate	4,015 84

Whole amount of interest or profits received		$1,053,330 74
Rate and amount of each semi-annual dividend for previous year	2 per cent	388,423 25
	2 per cent	414,593 66

Times for the dividends fixed by the by-laws: third Wednesday of January and July.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: 4 per cent.

The total amount of loans, with each specified rate of interest: $830,000, 3 per cent; $700,000, 3¼ per cent; $3,199,500, 3½ per cent; $390,000, 3¾ per cent; $2,574,000, 4 per cent; $75,000, 4¼ per cent; $120,000, 4⅜ per cent; $2,460,000, 4½ per cent; $50,000, 4¾ per cent; $4,792,200, 5 per cent; $1,477,100, 5½ per cent; $186,000, 5¾ per cent; $2,610,894.73, 6 per cent; $10,000, 6½ per cent; $731,870.28, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	48	
Aggregate amount of the same		110,552 64
Amount of investments from which no income is received		19,785 50
Number of open accounts	58,461	
Number and amount of deposits received for previous year,	63,058	6,193,012 91
Number and amount of deposits of and exceeding $300 at any one time for the previous year	4,316	2,338,513 00
Number and amount of withdrawals	36,488	3,235,682 69
Number of accounts opened the previous year	13,288	
Number of accounts closed the previous year	5,848	
Amount of expenses of the corporation during previous year		42,135 10
Amount of treasurer's bond		20,000 00

The following returns, belonging to the report of last year, have been completed since that report was published: —

Number of deposits of $1,000 and upwards	8,653	
Number and amount of deposits of $200 and less	8,106	$1,105,290 89
Number and amount of deposits of $100 and less	5,851	416,486 60
Number and amount of deposits of $50 and less	11,063	230,223 85
Number and amount of deposits held by women	34,108	13,630,079 59
Number and amount of deposits held by guardians	161	77,839 27
Number and amount of deposits held in trust	11,391	3,514,908 09
Number and amount of deposits held by charitable associations	59	54,156 93

Date of examination by commissioner: Dec. 7.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s, registered	$953,000	$999,458 75	$975,000 00
" " 5s, "	900,000	916,875 00	900,000 00
" " 4½s, "	1,300,000	1,431,625 00	1,300,000 00
" " 4s, "	300,000	327,375 00	300,000 00
State of Maine note	50,000	50,000 00	50,000 00
	$3,503,000	$3,725,333 75	$3,525,000 00

Bank Stock.

	Par Value.	Estimated Market Value.	Amount Invested.
Atlantic Nat'l Bank, Boston	$21,500	$32,250 00	$21,500 00
Atlas Nat'l Bank, Boston	67,500	83,700 00	67,500 00
Old Boston Nat'l Bank, Boston	35,000	42,700 00	35,000 00
Columbian Nat'l Bank, Boston	42,800	62,916 00	42,800 00
Continental Nat'l Bank, Boston	66,800	75,651 00	66,800 00
City Nat'l Bank, Boston	31,500	37,091 25	31,500 00
Eagle Nat'l Bank, Boston	45,000	51,300 00	45,000 00
Globe Nat'l Bank, Boston	31,500	34,335 00	31,500 00
Hamilton Nat'l Bank, Boston	33,700	40,777 00	33,700 00
Hide and Leather Nat'l B'k, Boston,	22,500	25,875 00	22,500 00
Massachusetts Nat'l Bank, Boston	22,500	26,662 50	22,500 00
Market Nat'l Bank, Boston	54,300	56,472 00	54,300 00
Merchants' Nat'l Bank, Boston	90,400	126,786 00	90,400 00
New England Nat'l Bank, Boston	23,900	33,938 00	23,900 00
North Nat'l Bank, Boston	43,000	55,738 75	43,000 00
Revere Nat'l Bank, Boston	33,200	40,172 00	33,200 00
Second Nat'l Bank, Boston	64,000	96,320 00	64,000 00
State Nat'l Bank, Boston	48,200	58,201 50	48,200 00
Suffolk Nat'l Bank, Boston	45,000	54,450 00	45,000 00
Shoe and Leather Nat'l B'k, Boston,	50,000	56,125 00	50,000 00
Traders' Nat'l Bank, Boston	3,000	3,093 75	2,625 00
Tremont Nat'l Bank, Boston	90,000	108,450 00	90,000 00
Union Nat'l Bank, Boston	31,200	45,318 00	31,200 00
Webster Nat'l Bank, Boston	100,000	107,000 00	100,000 00
Washington Nat'l Bank, Boston	38,500	51,975 00	38,500 00
	$1,135,000	$1,407,297 75	$1,134,625 00

Railroad Bonds.

Old Colony Railroad 6s	$250,000	$282,500 00	$250,000 00
Eastern Railroad 4½s	265,000	264,337 50	234,000 00
Boston and Albany Railroad 6s	100,000	113,000 00	100,000 00
	$615,000	$659,837 50	$584,000 00

PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWNS OF SALISBURY AND AMESBURY — SALISBURY.

Incorporated 1828. Number of corporators, 16.

S. Woodman, *President.* *Treasurer*, Alfred C. Webster.

Statement.

Liabilities.		Assets.	
Deposits	$1,252,358 46	Public funds	$475,500 00
Earnings, undivided	50,980 54	Bank stock	141,325 00
Guaranty fund	28,776 65	Railroad bonds	51,500 00
		Real estate	2,500 00
		Loans on real estate	226,400 00
		Loans on personal security	120,200 00
		Loans to counties, cities, or towns	105,000 00
		Deposit in banks on interest,	199,715 62
		Expense account	988 75
		Cash on hand	8,986 28
	$1,332,115 65		$1,332,115 65

Cash on Deposit in Banks:—

Powow River National Bank, Salisbury	$71,099 77
Maverick National Bank, Boston	63,300 54
Blackstone National Bank, Boston	65,315 31
Invested in real estate (for banking purposes)	$2,500 00
Estimated value of the same	5,000 00
Amount of municipal tax on real estate	52 88
Whole amount of interest or profits received or earned	$77,941 70
Rate and amount of each semi-annual dividend for previous year: 2 per cent.	23,829 33
2 per cent.	23,820 28
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	
Average annual per cent of dividends for the term ending at time of and including last extra dividend: $6\frac{3}{10}$ per cent.	
The total amount of loans, with each specified rate of interest: $16,000, $4\frac{3}{4}$ per cent; $55,000, 5 per cent; $19,500, $5\frac{1}{2}$ per cent; $153,200, 6 per cent; $20,000 $6\frac{1}{2}$ per cent; $175,900, 7 per cent; $1,900, $7\frac{3}{10}$ per cent; $9,600, $7\frac{1}{2}$ per cent; $500, 8 per cent.	
Number of outstanding loans which are of an amount not exceeding $3,000 each: 263	
Aggregate amount of the same	261,100 00
Number of open accounts: 3,768	
Number and amount of deposits received for previous year, 1,647	147,452 00
Number and amount of deposits of and exceeding $300 at any one time for the previous year: 139	73,911 00
Number and amount of withdrawals: 1,656	143,453 75
Number of accounts opened the previous year: 401	
Number of accounts closed the previous year: 281	
Amount of expenses of the corporation during previous year	2,116 53
Amount of treasurer's bond	20,000 00

Date of examination by commissioner: June 12.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s, 1881, registered	$25,000	$26,000 00	$25,000 00
United States Pacific 6s, registered	20,000	25,000 00	20,000 00
State bonds: —			
State of New Hampshire 6s	10,000	11,000 00	10,000 00
of Maine 6s	21,000	23,000 00	21,000 00
of Rhode Island 6s	10,000	11,000 00	10,000 00
City and town bonds: —			
City of Augusta, Me.	10,000	10,500 00	10,000 00
of Lewiston, Me.	10,000	10,200 00	10,000 00
Town of Hyde Park	10,000	10,000 00	10,000 00
City of Springfield	10,000	11,500 00	10,000 00
of Portsmouth, N.H.	5,000	5,500 00	5,000 00
Town of Holyoke	5,000	5,750 00	5,000 00
City of Bangor, Me.	45,000	49,500 00	45,000 00
of Lawrence	5,000	5,750 00	5,000 00
of Belfast, Me.	15,000	15,000 00	15,000 00
of Fall River 6s	20,000	22,000 00	20,000 00
of Fall River 5s	10,000	10,500 00	10,000 00
of Somerville 6½s	40,000	42,000 00	40,000 00
of Portland, Me.	40,000	43,000 00	40,000 00
of Manchester, N.H.	15,000	16,500 00	15,000 00
of Chelsea	50,000	56,000 00	50,000 00
of Cambridge	25,000	27,500 00	25,000 00
Town of Amesbury 5s	10,500	10,500 00	10,500 00
City of Dover, N.H.	4,000	4,400 00	4,000 00
of Charlestown	30,000	33,500 00	30,000 00
of Rockland, Me.	15,000	15,000 00	15,000 00
of Bath, Me.	15,000	15,000 00	15,000 00
	$475,500	$515,600 00	$475,500 00

Bank Stock.

Shawmut Nat'l Bank, Boston	$4,900	$5,782 00	$4,900 00
First Ward Nat'l Bank, Boston	5,000	4,900 00	5,000 00
Second Nat'l Bank, Boston	1,800	2,682 00	1,800 00
State Nat'l Bank, Boston	3,500	4,200 00	3,500 00
Tremont Nat'l Bank, Boston	4,900	5,880 00	4,900 00
Nat'l B'k of Commonwealth, Boston,	5,000	5,600 00	5,000 00
Columbian Nat'l Bank, Boston	3,500	5,145 00	3,500 00
Exchange Nat'l Bank, Boston	5,000	7,000 00	5,000 00
Atlas Nat'l Bank, Boston	7,500	9,300 00	7,500 00
Globe Nat'l Bank, Boston	2,500	2,750 00	2,500 00
Nat'l Bank of Redemption, Boston	5,000	6,600 00	5,000 00
Hide and Leather Nat'l B'k, Boston,	7,500	8,550 00	7,500 00
Howard Nat'l Bank, Boston	4,000	4,640 00	4,000 00
Eagle Nat'l Bank, Boston	3,500	3,990 00	3,500 00
Suffolk Nat'l Bank, Boston	5,700	6,783 00	5,700 00

BANK STOCK — *Concluded.*

	Par Value.	Estimated Market Value.	Amount Invested.
Merchants' Nat'l Bank, Boston	$3,500	$4,900 00	$3,500 00
Nat'l Bank of Commerce, Boston	3,000	3,540 00	3,000 00
Atlantic Nat'l Bank, Boston	2,200	3,300 00	2,200 00
New England Nat'l Bank, Boston	1,500	2,130 00	1,500 00
Nat'l Bank of the Republic, Boston,	3,000	3,750 00	3,000 00
Traders' Nat'l Bank, Boston	1,800	1,854 00	1,800 00
City Nat'l Bank, Boston	1,000	1,170 00	1,000 00
Shoe and Leather Nat'l B'k, Boston,	2,500	2,800 00	2,500 00
Webster Nat'l Bank, Boston	4,000	4,240 00	4,000 00
Maverick Nat'l Bank, Boston	2,000	4,000 00	2,000 00
Eliot Nat'l Bank, Boston	4,200	4,704 00	4,200 00
First Nat'l Bank, Boston	1,500	2,985 00	1,500 00
Boylston Nat'l Bank, Boston	3,500	3,920 00	3,500 00
Revere Nat'l Bank, Boston	7,500	9,075 00	7,500 00
Blackstone Nat'l Bank, Boston	6,000	6,420 00	6,000 00
Old Boston Nat'l Bank, Boston	2,150	2,623 00	2,150 00
Faneuil Hall Nat'l Bank, Boston	2,600	3,224 00	2,600 00
Union Nat'l Bank, Boston	2,500	3,625 00	2,500 00
Bay State Nat'l Bank, Lawrence	3,375	4,000 00	3,375 00
Railroad Nat'l Bank, Lowell	4,200	4,500 00	4,200 00
Powow River Nat'l Bank, Salisbury,	5,000	7,500 00	5,000 00
Georgetown Nat'l B'k, Georgetown	5,000	5,000 00	5,000 00
	$141,325	$173,062 00	$141,325 00

RAILROAD BONDS.

Eastern Railroad 4½s	$42,000	$40,000 00	$31,500 00
Boston and Albany Railroad 7s	10,000	12,000 00	10,000 00
Boston and Maine Railroad 7s	5,000	6,000 00	5,000 00
West Amesbury Branch Railroad 7s,	5,000	5,500 00	5,000 00
	$62,000	$63,500 00	$51,500 00

QUINCY SAVINGS BANK — QUINCY.

Incorporated 1845. Number of corporators, 45.

CHARLES MARSH, *President.* *Treasurer*, GEORGE L. GILL.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$1,036,060 32	Public funds	$40,000 00
Earnings, undivided	2,355 43	Loans on public funds	500 00
Guaranty fund	14,500 00	Bank stock	109,806 49
		Loans on bank stock	1,100 00
		Railroad bonds	10,000 00
		Real estate by foreclosure	158,188 62
		Loans on real estate	524,999 03
		Loans on personal security	64,275 00
		Deposit in banks on interest,	108,436 34
		Expense account	243 24
		Premium account	11,185 41
		Interest accrued	21,456 66
		Taxes, insurance, etc.	1,634 79
		Cash on hand	1,090 17
	$1,052,915 75		$1,052,915 75

Loans on Public Funds, amount on each: —

On $500 United States 6s, 1881 . . . . . $500 00

Loans on Bank Stock, amount on each: —

On 10 shares Mount Wollaston National Bank, Quincy . . . $1,100 00

Cash on Deposit in Bank: —

Granite National Bank, Quincy $108,436 34

Amount of real estate held by foreclosure $158,188 62

Assessed value of the same 136,300 00

Amount of income received from the same 6,000 00

Amount of municipal tax on real estate 2,117 99

Whole amount of interest or profits received or earned . . . $48,783 34

Rate and amount of each semi-annual dividend for previous year . . . . . { 2 per cent . $19,910 51; 1½ per cent . 15,059 21

Times for the dividends fixed by the by-laws: first Tuesday of April and October.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: 7½ per cent.

The total amount of loans, with each specified rate of interest: $34,000, 5 per cent; $210,700, 6 per cent; $9,300, 6½ per cent; $299,549.03, 7 per cent; $27,500, 7 3/10 per cent; $6,925, 7½ per cent; $2,900, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each 219

Aggregate amount of the same 253,024 03

Number of open accounts 3,529

Number and amount of deposits received for previous year,	2,234	$146,662 62
Number and amount of deposits of and exceeding $300 at any one time for the previous year	120	61,270 00
Number and amount of withdrawals	1,986	176,390 20
Number of accounts opened the previous year	492	
Number of accounts closed the previous year	255	
Amount of expenses of the corporation during previous year		2,916 78
Amount of treasurer's bond		30,000 00

Date of examination by commissioner: April 13.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds:—			
City of Lawrence 6s	$5,000	$5,500 00	$5,000 00
of Providence, R.I., 5s	5,000	5,500 00	5,000 00
of Boston 4s	25,000	26,250 00	25,000 00
Town of Pawtucket, R.I., 5s	5,000	5,250 00	5,000 00
	$40,000	$42,500 00	$40,000 00

Bank Stock.

Washington Nat'l Bank, Boston	$800	$1,080 00	$844 00
Hide and Leather Nat'l B'k, Boston,	1,500	1,740 00	1,500 00
Eliot Nat'l Bank, Boston	1,700	1,904 00	1,706 20
Exchange Nat'l Bank, Boston	2,000	2,800 00	2,475 33
Webster Nat'l Bank, Boston	2,000	2,140 00	2,000 00
Boston Nat'l Bank, Boston	3,300	3,564 00	3,338 08
Atlas Nat'l Bank, Boston	6,200	7,750 00	6,909 25
Merchants' Nat'l Bank, Boston	2,500	3,525 00	2,657 50
State Nat'l Bank, Boston	2,600	3,146 00	2,800 00
North Nat'l Bank, Boston	3,000	3,870 00	3,450 00
Traders' Nat'l Bank, Boston	3,500	3,605 00	3,555 00
Nat'l B'k of North America, Boston,	6,700	7,370 00	6,925 00
Nat'l Bank of the Republic, Boston	7,500	9,450 00	9,600 00
Pacific Nat'l Bank, Boston	10,000	11,000 00	10,400 00
Manufacturers' Nat'l Bank, Boston	25,500	26,520 00	26,205 00
Revere Nat'l Bank, Boston	1,800	2,178 00	1,991 75
City Nat'l Bank, Boston	1,900	2,242 00	2,244 00
Granite Nat'l Bank, Quincy	10,000	12,500 00	10,605 38
Mount Wollaston Nat'l B'k, Quincy,	10,000	12,500 00	10,600 00
	$102,500	$118,884 00	$109,806 49

Railroad Bonds.

Salem and Lowell Railroad, guaranteed by Boston and Lowell R.R.	$10,000	$11,500 00	$10,000 00

RANDOLPH SAVINGS BANK — RANDOLPH.

Incorporated 1851. Number of corporators, 61.

J. White Belcher, *President.* *Treasurer*, Seth Turner.

Statement.

Liabilities.		Assets.	
Deposits	$674,932 44	Public funds	$85,000 00
Earnings, undivided	12,920 97	Bank stock	254,458 61
Guaranty fund	14,645 66	Railroad bonds	107,500 00
		Loans on railroad stock	500 00
		Real estate by foreclosure	37,524 47
		Loans on real estate	134,290 00
		Loans on personal security	12,950 00
		Loans to counties, cities, or towns	65,000 00
		Expense account	767 55
		Cash on hand	4,508 44
	$702,499 07		$702,499 07

Loans on Railroad Stock, amount on each:—

On 5 shares Old Colony Railroad $500 00

Cash on Deposit in Bank:—

Randolph National Bank $4,384 69

Amount of real estate held by foreclosure $37,524 47

Assessed value of the same 32,625 00

Amount of income received from the same 3,320 00

Amount of municipal tax on real estate 436 84

Whole amount of interest or profits received or earned . . . $39,217 08

Rate and amount of each semi-annual dividend for previous year . . . . . { 2 per cent . 12,771 45; 2 per cent . 12,908 67

Times for the dividends fixed by the by-laws: April and October.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: 6½ per cent.

The total amount of loans, with each specified rate of interest: $5,000, 5 per cent; $27,500, 6 per cent; $40,300, 6½ per cent; $58,000, 7 per cent; $440, $7\frac{3}{10}$ per cent; $21,050, 7½ per cent; $6,050, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each 68

Aggregate amount of the same 78,840 00

Number of open accounts 2,006

Number and amount of deposits received for previous year . 857 106,769 68

Number and amount of deposits of and exceeding $300 at any one time for the previous year 77 33,595 71

Number and amount of withdrawals 734 95,910 00

Number of accounts opened the previous year 221

Number of accounts closed the previous year 183

Amount of expenses of the corporation during previous year . . 1,564 30

Amount of treasurer's bond 15,000 00

Date of examination by commissioner: May 26.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s	$29,000	$31,900 00	$29,000 00
" " 4½s	5,000	5,550 00	5,000 00
" " 5s	35,000	35,750 00	35,000 00
" " 6s	15,000	16,100 00	15,000 00
State bonds:—			
State of New Hampshire	1,000	1,150 00	1,000 00
	$85,000	$90,450 00	$85,000 00

Bank Stock.

Atlantic Nat'l Bank, Boston	$9,700	$14,550 00	$12,562 50
Atlas Nat'l Bank, Boston	5,000	6,287 50	5,835 37
Blackstone Nat'l Bank, Boston	9,700	10,524 50	12,000 00
Boston Nat'l Bank, Boston	5,000	5,425 00	5,967 50
Blue Hill Nat'l Bank, Boston	1,600	1,600 00	2,118 75
Central Nat'l Bank, Boston	2,700	2,953 00	2,700 00
City Nat'l Bank, Boston	5,000	5,887 50	5,365 00
Nat'l B'k of Commonwealth, Boston,	6,300	7,071 75	6,569 75
Continental Nat'l Bank, Boston	5,000	5,662 50	5,000 00
Nat'l Bank of Commerce, Boston	6,600	7,804 50	8,060 12
Eagle Nat'l Bank, Boston	5,000	5,762 50	5,336 87
Eliot Nat'l Bank, Boston	2,000	2,245 00	2,000 00
Everett Nat'l Bank, Boston	10,300	11,381 50	11,604 75
Exchange Nat'l Bank, Boston	2,700	3,780 00	4,064 00
Freeman's Nat'l Bank, Boston	2,500	2,956 25	3,346 00
Hamilton Nat'l Bank, Boston	5,000	6,050 00	6,762 50
Hide and Leather Nat'l B'k, Boston,	5,000	5,812 50	5,269 88
Howard Nat'l Bank, Boston	4,600	5,347 50	4,993 75
Merchandise Nat'l Bank, Boston	2,400	2,568 00	2,400 00
Manufacturers' Nat'l Bank, Boston	4,000	4,150 00	4,403 12
Market Nat'l Bank, Boston	7,500	7,800 00	8,025 00
Metropolitan Nat'l Bank, Boston	500	552 50	502 15
Merchants' Nat'l Bank, Boston	15,000	21,000 00	19,962 62
New England Nat'l Bank, Boston	5,000	7,100 00	6,519 38
North Nat'l Bank, Boston	7,000	9,047 50	8,034 18
Nat'l B'k of North America, Boston,	5,000	5,650 00	5,337 50
Nat'l Bank of Redemption, Boston	15,000	19,912 50	19,888 00
Revere Nat'l Bank, Boston	3,700	4,486 25	4,700 00
Shawmut Nat'l Bank, Boston	3,000	3,570 00	3,345 25
Shoe and Leather Nat'l Bank, Boston,	10,500	11,865 00	13,795 60
State Nat'l Bank, Boston	4,600	5,600 50	4,876 00
Third Nat'l Bank, Boston	2,500	2,643 75	3,331 25
Tremont Nat'l Bank, Boston	5,000	6,000 00	5,000 00
Traders' Nat'l Bank, Boston	2,500	2,578 00	2,500 00
Union Nat'l Bank, Boston	2,500	3,631 25	3,681 25
Webster Nat'l Bank, Boston	1,000	1,073 75	1,000 00
Home Nat'l Bank, Brockton	5,000	5,500 00	5,000 00
Central Nat'l Bank, Lynn	9,700	12,028 00	13,822 50
City Nat'l Bank, Lynn	3,500	5,005 00	5,078 12
Union Nat'l Bank, Weymouth	1,300	1,078 00	1,300 00
Taunton Nat'l Bank, Taunton	2,500	3,375 00	2,500 00
	$212,400	$257,316 50	$254,458 61

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony Railroad . . .	$60,000	$67,800 00	$60,000 00
Boston and Maine Railroad . .	10,000	14,475 00	10,000 00
Eastern Railroad	37,500	37,500 00	37,500 00
	$107,500	$119,775 00	$107,500 00

ROCKLAND SAVINGS BANK — ROCKLAND.

Incorporated 1868. Number of corporators, 48.

RICHMOND J. LANE, *President.* *Treasurer*, E. R. STUDLEY.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$344,962 24	Public funds	$22,500 00
Earnings, undivided	5,397 64	Bank stock	75,638 55
Guaranty fund	4,000 00	Railroad bonds	5,250 00
		Real estate by foreclosure	6,200 00
		Loans on real estate	196,873 62
		Loans on personal security	29,906 12
		Loans to counties, cities, or towns	7,000 00
		Deposit in banks on interest,	9,461 42
		Expense account	623 70
		Insurance	90 00
		Cash on hand	816 47
	$354,359 88		$354,359 88

Cash on Deposit in Bank: —

Abington National Bank, Abington $9,461 42

Amount of real estate held by foreclosure $6,200 00
Assessed value of the same 5,325 00
Amount of income received from the same 200 00
Amount of municipal tax on real estate 75 62

Whole amount of interest or profits received or earned . . . $19,769 44
Rate and amount of each semi-annual dividend for previous year . 2 per cent . 6,160 23
2 per cent . 6,406 61
Times for the dividends fixed by the by-laws: January and July.
Average annual per cent of dividends for the term ending at time of and including last extra dividend: $7\frac{1}{16}$ per cent.
The total amount of loans, with each specified rate of interest: $7,000, 4 per cent; $205,479, 6 per cent; $21,000, 7 per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each 248
Aggregate amount of the same 161,725 00
Amount of investments from which no income is received . . 1,850 00
Number of open accounts 1,331
Number and amount of deposits received for previous year . 878 82,032 44
Number and amount of deposits of and exceeding $300 at any one time for the previous year 66 32,429 00
Number and amount of withdrawals 583 59,689 19
Number of accounts opened the previous year 227
Number of accounts closed the previous year 109
Amount of expenses of the corporation during previous year . . 1,050 00
Amount of treasurer's bond 10,000 00
Date of examination by commissioner: Oct. 4.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City bonds: —			
City of Bangor, Me.	$3,000	$3,240 00	$3,000 00
of Bangor, Me., water	5,000	5,600 00	5,000 00
of Bath, Me.	2,500	2,500 00	2,500 00
of Rockland, Me.	5,000	5,000 00	5,000 00
of Middletown, Conn.	3,000	3,300 00	3,000 00
of Fall River	4,000	5,000 00	4,000 00
	$22,500	$24,640 00	$22,500 00

Bank Stock.

Atlantic Nat'l Bank, Boston	$4,000	$6,000 00	$5,400 25
Continental Nat'l Bank, Boston	6,700	7,587 00	7,675 00
Eliot Nat'l Bank, Boston	1,000	1,122 50	1,112 75
Everett Nat'l Bank, Boston	1,500	1,657 50	1,831 87
Freeman's Nat'l Bank, Boston	2,500	2,956 25	3,125 00
Manufacturers' Nat'l Bank, Boston	3,500	3,613 75	3,640 00
Metropolitan Nat'l Bank, Boston	1,000	1,105 00	960 00
Market Nat'l Bank, Boston	4,800	4,992 00	5,577 25
Hide and Leather Nat'l B'k, Boston,	4,500	5,220 00	4,832 50
Howard Nat'l Bank, Boston	6,700	7,788 75	7,428 50
State Nat'l Bank, Boston	8,500	10,318 25	9,369 25
Traders' Nat'l Bank, Boston	6,600	6,806 00	7,074 50
Revere Nat'l Bank, Boston	7,300	8,851 00	8,673 75
Merchandise Nat'l Bank, Boston	3,400	3,638 00	3,481 33
Webster Nat'l Bank, Boston	2,000	2,160 00	2,186 60
Granite Nat'l Bank, Quincy	2,100	2,520 00	2,520 00
Abington Nat'l Bank, Abington	600	840 00	750 00
	$66,700	$77,206 00	$75,638 55

Railroad Bonds.

Boston, Revere Beach, and Lynn R.R.	$5,000	$5,400 00	$5,250 00

SALEM FIVE CENTS SAVINGS BANK — SALEM.

Incorporated May, 1855. Number of corporators, 146.

JOHN KINSMAN, *President.* *Treasurer*, CHARLES H. HENDERSON.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$2,091,272 79	Public funds	$374,200 00
Earnings, undivided	43,703 11	Bank stock	552,830 00
Guaranty fund	42,000 00	Loans on bank stock	800 00
		Real estate by foreclosure	53,600 00
		Loans on real estate	790,690 00
		Loans on personal security	160,000 00
		Loans to counties, cities, or towns	80,000 00
		Deposit in banks on interest,	158,000 00
		Cash on hand	6,855 90
	$2,176,975 90		$2,176,975 90

Loans on Bank Stock, amount on each: —

On 10 shares Grand National Bank, Marblehead $800 00

Cash on Deposit in Banks: —

Asiatic National Bank, Salem $138.000 00
Mercantile National Bank, Salem 20,000 00

Amount of real estate held by foreclosure $53,600 00
Assessed value of the same 51,625 00
Amount of income received from the same 4,130 82
Amount of municipal tax on real estate 824 33

Whole amount of interest or profits received or earned . . . $121,882 61
Rate and amount of each semi-annual dividend for previous year . . . . . { 2 per cent . 38,708 46 / 2 per cent . 39,588 98
Times for the dividends fixed by the by-laws: February and August.
The total amount of loans, with each specified rate of interest: $20,000, 3½ per cent; $40,000, 3¾ per cent; $50,000, 4½ per cent; $70,000, 5 per cent; $143,200, 6 per cent; $122,300, 6½ per cent; $388,860, 7 per cent; $217,130, $7\frac{3}{10}$ per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each 283
Aggregate amount of the same 396.890 00
Amount of investments from which no income is received . . 34,500 00
Number of open accounts 7.274
Number and amount of deposits received for previous year, 4,218 302,735 93
Number and amount of deposits of and exceeding $300 at any one time for the previous year 259 147,531 80
Number and amount of withdrawals 3,048 289,788 63
Number of accounts opened the previous year 890
Number of accounts closed the previous year 618
Amount of expenses of the corporation during previous year . . 7,236 88
Amount of treasurer's bond 25,000 00
Date of examination by commissioner: May 8.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 1881	$10,000	$10,500 00	$9,800 00
" " 4½s	40,000	44,000 00	41,400 00
City bonds:—			
City of Portland, Me.	5,000	5,150 00	5,000 00
of Meriden, Conn.	65,000	72,125 00	65,000 00
of Waterbury, Conn.	20,000	23,400 00	20,000 00
of Lewiston, Me.	30,000	32,000 00	30,000 00
of Gardiner, Me.	10,000	10,200 00	10,000 00
of Portsmouth, N.H.	3,000	3,240 00	3,000 00
of Hartford, Conn.	10,000	11,500 00	10,000 00
of Salem	19,000	20,890 00	19,000 00
of Fall River	25,000	29,000 00	25,000 00
of Lawrence	35,000	40,600 00	35,000 00
of Haverhill	10,000	11,900 00	10,000 00
of Springfield	41,000	49,820 00	41,000 00
of Somerville	20,000	21,100 00	20,000 00
of Lynn	20,000	23,200 00	20,000 00
of Chelsea	5,000	5,700 00	5,000 00
of Fitchburg	5,000	5,750 00	5,000 00
	$373,000	$420,075 00	$374,200 00

Bank Stock.

Atlantic Nat'l Bank, Boston	$10,000	$15,000 00	$11,600 00
Atlas Nat'l Bank, Boston	10,000	12,400 00	10,700 00
Blackstone Nat'l Bank, Boston	15,000	16,012 50	16,000 00
Boston Nat'l Bank, Boston	7,900	8,571 50	8,500 00
Boylston Nat'l Bank, Boston	20,000	22,550 00	24,000 00
City Nat'l Bank, Boston	8,300	9,794 00	9,100 00
Columbian Nat'l Bank, Boston	15,000	22,050 00	20,000 00
Nat'l Bank of Commerce, Boston	16,500	19,470 00	16,500 00
Nat'l B'k of Commonwealth, Boston	8,500	9,520 00	9,000 00
Continental Nat'l Bank, Boston	11,400	12,882 00	12,000 00
Eagle Nat'l Bank, Boston	10,000	11,400 00	10,800 00
Eliot Nat'l Bank, Boston	13,300	14,896 00	14,600 00
Everett Nat'l Bank, Boston	7,300	7,957 00	7,300 00
Faneuil Hall Nat'l Bank, Boston	3,500	4,340 00	4,500 00
First Nat'l Bank, Boston	2,500	4,975 00	2,500 00
Freeman's Nat'l Bank, Boston	9,100	10,738 00	10,000 00
Globe Nat'l Bank, Boston	20,000	21,800 00	21,000 00
Hamilton Nat'l Bank, Boston	7,000	8,470 00	7,900 00
Hide and Leather Nat'l Bank, Boston,	8,500	9,775 00	9,300 00
Howard Nat'l Bank, Boston	9,700	11,155 00	10,800 00
Manufacturers' Nat'l Bank, Boston	10,000	10,200 00	10,000 00
Market Nat'l Bank, Boston	2,200	2,288 00	2,200 00
Massachusetts Nat'l Bank, Boston	15,500	18,367 50	17,400 00
Merchandise Nat'l Bank, Boston	6,000	6,450 00	6,000 00
Merchants' Nat'l Bank, Boston	33,300	46,620 00	38,800 00

BANK STOCK — *Concluded.*

	Par Value.	Estimated Market Value.	Amount Invested.
Mount Vernon Nat'l Bank, Boston .	$5,000	$5,400 00	$5,000 00
New England Nat'l Bank, Boston .	9,100	12,922 00	12,400 00
North Nat'l Bank, Boston . .	20,000	25,800 00	21,600 00
Nat'l B'k of North America, Boston,	11,700	13,045 50	11,700 00
Old Boston Nat'l Bank, Boston .	6,350	7,747 00	8,000 00
Nat'l Bank of Redemption, Boston .	2,000	2,660 00	2,800 00
Revere Nat'l Bank, Boston . .	20,400	24,684 00	20,400 00
Second Nat'l Bank, Boston . .	7,200	10,800 00	7,600 00
Shawmut Nat'l Bank, Boston . .	5,700	6,726 00	6,600 00
Shoe and Leather Nat'l B'k, Boston,	9,500	10,640 00	11,200 00
Suffolk Nat'l Bank, Boston . .	7,500	9,075 00	8,100 00
Third Nat'l Bank, Boston . .	10,000	10,550 00	11,000 00
Traders' Nat'l Bank, Boston . .	10,000	10,300 00	10,000 00
Tremont Nat'l Bank, Boston . .	10,000	12,050 00	11,000 00
Union Nat'l Bank, Boston . .	4,400	6,380 00	6,000 00
Webster Nat'l Bank, Boston . .	5,000	5,350 00	5,000 00
Asiatic Nat'l Bank, Salem . .	10,530	13,689 00	10,530 00
Exchange Nat'l Bank, Salem . .	10,000	11,200 00	10,000 00
First Nat'l Bank, Salem . . .	900	1,017 00	900 00
Mercantile Nat'l Bank, Salem . .	15,300	17,136 00	16,000 00
Merchants' Nat'l Bank, Salem .	8,400	11,424 00	8,700 00
Naumkeag Nat'l Bank, Salem . .	10,900	15,805 00	11,900 00
Salem Nat'l Bank, Salem . .	25,900	28,490 00	25,900 00
	$506,280	$610,572 00	$552,830 00

SALEM SAVINGS BANK — SALEM.

Incorporated January, 1818. Number of corporators, 184.

PETER SILVER, *President.* *Treasurer*, WILLIAM H. SIMONDS, Jun.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$6,086,644 64	Public funds	$2,057,500 00
Earnings, undivided	20,236 58	Loans on public funds	19,100 00
Guaranty fund	120,000 00	Bank stock	547,100 00
		Loans on bank stock	10,700 00
		Real estate	75,000 00
		Real estate by foreclosure	90,427 27
		Loans on real estate	969,490 00
		Loans on personal security	1,289,700 00
		Loans to counties, cities, or towns	655,450 00
		Deposit in banks on interest,	478,031 49
		Cash on hand	34,382 46
	$6,226,881 22		$6,226,881 22

Loans on Public Funds, amount on each: —

On $3,500 United States 6s, 1881	$3,400 00
On $11,200 United States 4s, 1907	11,200 00
On $1,500 Maine 6s	1,500 00
On $1,000 Bangor, Me., 6s	1,000 00
On $2,000 Boston 5s	2,000 00

Loans on Bank Stock, amount on each: —

On 5 shares Suffolk National Bank, Boston	$500 00
On 59 shares First National Bank, Newburyport	5,900 00
On 40 shares First National Bank, Newburyport	4,000 00
On 120 shares Asiatic National Bank, Salem	300 00

Cash on Deposit in Banks: —

First National Bank, Boston	$232,931 49
Exchange National Bank, Boston	100,000 00
Exchange National Bank, Salem	7,500 00
Merchants' National Bank, Salem	137,600 00

Invested in real estate (for banking purposes)	$75,000 00
Estimated value of the same	75,000 00
Amount of real estate held by foreclosure	90,427 27
Assessed value of the same	72,000 00
Amount of income received from the same	4,716 53
Amount of municipal tax on real estate	1,945 26

Whole amount of interest or profits received or earned		$333,471 47
Rate and amount of each semi-annual dividend for previous year	2 per cent	113,744 63
	2 per cent	116,416 72

Times for the dividends fixed by the by-laws: April and October.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: 7 per cent.

The total amount of loans, with each specified rate of interest: $9,000, 3½ per cent; $325,300, 4 per cent; $20,000, 4¼ per cent; $399,350, 4½ per cent; $530,200, 5 per cent; $30,000, 5¼ per cent; $30,000, 5⅜ per cent; $192,000, 5½ per cent; $536,420, 6 per cent; $225,770, 6½ per cent; $37,700, 7 per cent; $223,400, 7 3/10 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	164	
Aggregate amount of the same		$250,240 00
Amount of investments from which no income is received		6,500 00
Number of open accounts	15,564	
Number and amount of deposits received for previous year,	8,065	720,363 00
Number and amount of deposits of and exceeding $300 at any one time for the previous year	625	361,881 00
Number and amount of withdrawals	7,457	714,672 10
Number of accounts opened the previous year	1,664	
Number of accounts closed the previous year	1,166	
Amount of expenses of the corporation during previous year		13,834 72
Amount of treasurer's bond		30,000 00

Date of examination by commissioner: May 17.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 1881, registered,	$275,000	$283,250 00	$284,500 00
" " " 1881, coupon	100,000	103,000 00	103,000 00
" " 4½s, registered	250,000	276,250 00	265,000 00
" " 4s, "	170,000	185,973 00	170,000 00
State bonds:—			
State of Maine	7,000	7,350 00	7,000 00
of New Hampshire	1,000	1,070 00	1,000 00
of Massachusetts	5,000	5,125 00	5,000 00
City and town bonds:—			
Town of Arlington	10,000	11,600 00	10,000 00
City of Bath, Me.	10,000	10,000 00	10,000 00
of Boston	50,000	60,000 00	50,000 00
of Boston, registered	50,000	51,750 00	50,000 00
of Bangor, Me.	20,000	22,000 00	20,000 00
of Cambridge	15,000	16,350 00	15,000 00
of Charlestown	50,000	58,375 00	50,000 00
of Chelsea	17,000	19,670 00	17,000 00
Town of Everett	2,000	2,300 00	2,000 00
City of Fall River	60,000	69,025 00	60,000 00
Town of Holyoke	65,000	77,350 00	65,000 00
City of Lynn	70,000	77,000 00	70,000 00
of Lowell	50,000	57,500 00	50,000 00
of Lawrence	71,000	81,490 00	71,000 00
Town of Marblehead	22,000	25,740 00	22,000 00
of Milford	15,000	17,213 00	15,000 00
of Malden	50,000	58,000 00	50,000 00

PUBLIC FUNDS — *Concluded.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Manchester, N.H.	$100,000	$118,000 00	$100,000 00
of New Bedford	26,000	26,497 00	26,000 00
of Providence, R.I.	200,000	224,000 00	200,000 00
of Salem	115,000	131,600 00	115,000 00
of Somerville	119,000	125,355 00	119,000 00
Town of Winchester	35,000	40,600 00	35,000 00
	$2,030,000	$2,243,397 00	$2,057,500 00

BANK STOCK.

Atlantic Nat'l Bank, Boston	$10,000	$15,000 00	$10,000 00
Atlas Nat'l Bank, Boston	1,000	1,240 00	1,100 00
Blackstone Nat'l Bank, Boston	7,300	7,838 00	8,700 00
Boylston Nat'l Bank, Boston	2,500	2,819 00	3,000 00
City Nat'l Bank, Boston	20,500	24,139 00	22,400 00
Columbian Nat'l Bank, Boston	28,000	41,160 00	28,000 00
Nat'l Bank of Commerce, Boston	50,200	59,487 00	50,200 00
Freeman's Nat'l Bank, Boston	11,400	13,481 00	12,500 00
Hamilton Nat'l Bank, Boston	12,000	14,520 00	14,550 00
Merchandise Nat'l Bank, Boston	12,400	13,330 00	12,400 00
Merchants' Nat'l Bank, Boston	58,300	81,620 00	77,300 00
North Nat'l Bank, Boston	27,400	35,346 00	28,400 00
Nat'l Bank of Redemption, Boston	12,500	16,594 00	17,500 00
Nat'l Bank of the Republic, Boston,	16,500	20,749 00	21,600 00
Revere Nat'l Bank, Boston	49,800	60,258 00	50,300 00
Second Nat'l Bank, Boston	17,300	25,777 00	18,100 00
Shawmut Nat'l Bank, Boston	7,500	8,906 00	9,000 00
Suffolk Nat'l Bank, Boston	10,000	11,975 00	12,100 00
Tremont Nat'l Bank, Boston	20,000	24,100 00	20,000 00
Asiatic Nat'l Bank, Salem	15,330	21,845 00	16,110 00
Exchange Nat'l Bank, Salem	8,500	9,520 00	8,900 00
First Nat'l Bank, Salem	8,100	9,072 00	8,840 00
Mercantile Nat'l Bank, Salem	500	565 00	500 00
Merchants' Nat'l Bank, Salem	48,150	64,521 00	48,150 00
Naumkeag Nat'l Bank, Salem	7,300	10,603 00	9,650 00
Salem Nat'l Bank, Salem	7,500	8,719 00	7,600 00
Home Nat'l Bank, Brockton	10,000	11,000 00	10,000 00
Beverly Nat'l Bank, Beverly	700	840 00	700 00
Marblehead Nat'l Bank, Marblehead,	2,000	2,200 00	2,000 00
Grand Nat'l Bank, Marblehead	4,500	5,040 00	5,000 00
First Nat'l Bank, Chelsea	10,000	12,500 00	12,500 00
	$497,180	$634,764 00	$547,100 00

SEAMEN'S SAVINGS BANK — PROVINCETOWN.

Incorporated April 14, 1851. Number of corporators, 86.

LYSANDER N. PAINE, *President.* *Treasurer*, JOSEPH H. DYER.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$331,073 16	Bank stock	$110,426 20
Earnings, undivided	13,283 73	Loans on bank stock	1,000 00
Guaranty fund	4,994 35	Real estate	1,330 29
		Real estate by foreclosure	86,754 90
		Loans on real estate	33,719 00
		Loans on personal security	37,119 53
		Loans to counties, cities, or towns	75,000 00
		Deposit in banks on interest,	645 38
		Furniture and safes	2,623 49
		Cash on hand	732 45
	$349,351 24		$349,351 24

Loans on Bank Stock, amount on each: —

On 8 shares Freeman's National Bank, Boston, and 2 shares Shawmut National Bank, Boston $1,000 00

Cash on Deposit in Bank: —

Freeman's National Bank, Boston $645 38

Invested in real estate (for banking purposes)		$1,330 29
Estimated value of the same		1,000 00
Amount of real estate held by foreclosure		86,754 90
Assessed value of the same		79,857 00
Amount of income received from the same		3,529 92
Amount of municipal tax on real estate		1,263 44
Whole amount of interest or profits received or earned		$19,527 41
Rate and amount of each semi-annual dividend for previous year	2 per cent	6,922 13
	2 per cent	6,437 56

Times for the dividends fixed by the by-laws: January and July.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: $3\frac{2}{3}$ per cent.

The total amount of loans, with each specified rate of interest: $10,060, 6 per cent; $37,900, $6\frac{1}{2}$ per cent; $78,058.83, 7 per cent; $2,219.70, $7\frac{1}{2}$ per cent; $3,600, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	49	
Aggregate amount of the same		46,838 53
Amount of investments from which no income is received		31,594 51
Number of open accounts	1,774	
Number and amount of deposits received for previous year	155	23,303 70
Number and amount of deposits of and exceeding $300 at any one time for the previous year	26	14,257 75

Number and amount of withdrawals	970	$61,326 13
Number of accounts opened the previous year	47	
Number of accounts closed the previous year	256	
Amount of expenses of the corporation during previous year		2,230 00
Amount of treasurer's bond		20,000 00

Date of examination by commissioner: Aug. 12.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Atlas Nat'l Bank, Boston	$2,500	$3,087 50	$3,175 00
Blackstone Nat'l Bank, Boston	2,000	2,145 00	2,500 00
Blue Hill Nat'l Bank, Boston	1,000	1,000 00	1,000 00
Boston Nat'l Bank, Boston	7,600	8,398 00	7,600 00
Central Nat'l Bank, Boston	5,000	5,456 25	5,432 50
City Nat'l Bank, Boston	1,000	1,177 50	1,000 00
Continental Nat'l Bank, Boston	2,500	2,831 25	3,131 25
Eleventh Ward Nat'l Bank, Boston	1,300	65 00	1,601 58
Eliot Nat'l Bank, Boston	5,000	5,612 50	6,000 00
Everett Nat'l Bank, Boston	5,000	5,393 75	6,575 00
First Nat'l Bank, Provincetown	5,400	7,560 00	6,820 00
Freeman's Nat'l Bank, Boston	8,000	9,460 00	8,000 00
Globe Nat'l Bank, Boston	2,500	2,750 00	3,562 50
Home Nat'l Bank, Brockton	500	540 00	540 00
Manufacturers' Nat'l Bank, Boston	2,500	2,550 00	2,871 88
Market Nat'l Bank, Boston	1,000	1,052 50	1,190 00
Mount Vernon Nat'l Bank, Boston	5,000	5,400 00	6,250 00
Nat'l B'k of North America, Boston,	1,300	1,443 00	1,490 88
Old Boston Nat'l Bank, Boston	2,000	2,440 00	3,300 00
Nat'l Bank of the Republic, Boston	5,000	6,256 25	5,541 67
Revere Nat'l Bank, Boston	7,900	9,578 75	8,693 02
Second Nat'l Bank, Boston	1,700	2,558 50	1,700 00
State Nat'l Bank, Boston	10,100	12,322 00	10,100 00
Suffolk Nat'l Bank, Boston	3,000	3,630 00	4,187 50
Tremont Nat'l Bank, Boston	4,500	5,355 00	5,473 42
Webster Nat'l Bank, Boston	1,000	1,070 00	1,190 00
Howard Nat'l Bank, Boston	1,500	1,740 00	1,500 00
	$95,800	$110,872 75	$110,426 20

SHELBURNE FALLS SAVINGS BANK — SHELBURNE FALLS.

Incorporated 1855. Number of corporators, 63.

F. A. Ball, *President.* *Treasurer*, A. K. Hawks.

Statement.

Liabilities.		Assets.	
Deposits	$691,017 30	Public funds	$176,000 00
Earnings, undivided	11,281 47	Bank stock	68,300 00
Guaranty fund	11,500 00	Loans on bank stock	2,150 00
		Real estate	4,000 00
		Real estate by foreclosure	4,000 00
		Loans on real estate	359,375 20
		Loans on personal security	84,013 34
		Loans to counties, cities, or towns	6,000 00
		Deposit in bank	9,631 48
		Cash on hand	328 75
	$713,798 77		$713,798 77

Loans on Bank Stock, amount on each: —

On 18 shares Shelburne Falls National Bank	$1,800 00
On 4 shares Shelburne Falls National Bank	350 00

Cash on Deposit in Bank: —

Shelburne Falls National Bank	$9,631 48

Invested in real estate (for banking purposes)		$4,000 00
Estimated value of the same		4,000 00
Amount of real estate held by foreclosure		4,000 00
Assessed value of the same		4,000 00
Amount of income received from the same		173 00
Amount of municipal tax on real estate		50 00
Whole amount of interest or profits received or earned		$40,302 36
Rate and amount of each semi-annual dividend for previous year	2½ per cent	15,745 49
	2 per cent	13,044 14
Times for the dividends fixed by the by-laws: April 10 and Oct. 10.		
The total amount of loans, with each specified rate of interest: $451,538.54, 6 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each	412	
Aggregate amount of the same		298,628 09
Number of open accounts	2,922	
Number and amount of deposits received for previous year,	1,714	121,859 92
Number and amount of deposits of and exceeding $300 at any one time for the previous year	102	54,079 17
Number and amount of withdrawals	1,135	109,422 62
Number of accounts opened the previous year	405	
Number of accounts closed the previous year	227	
Amount of expenses of the corporation during previous year		1,666 00
Amount of treasurer's bond		15,000 00

Date of examination by commissioner: Aug. 6.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s	$40,000	$44,000 00	$40,000 00
" " 4s	40,000	43,600 00	40,000 00
" " 5s	25,000	25,400 00	25,000 00
City bonds: —			
City of Boston 6s	30,000	35,000 00	30,000 00
of Fall River 6s	29,000	33,300 00	29,000 00
of Lynn 6s	7,000	8,200 00	7,000 00
of Lynn 5s	5,000	5,500 00	5,000 00
	$176,000	$195,000 00	$176,000 00

Bank Stock.

Shelburne Falls Nat'l Bank, Shelburne Falls	$29,400	$37,600 00	$29,400 00
First Nat'l Bank, Northampton	17,000	20,400 00	17,000 00
Conway Nat'l Bank, Conway	11,900	13,100 00	11,900 00
Adams Nat'l Bank, North Adams	5,000	6,000 00	5,000 00
Nat'l Bank of Redemption, Boston	5,000	6,400 00	5,000 00
	$68,300	$83,500 00	$68,300 00

SOUTH ADAMS SAVINGS BANK — ADAMS.

Incorporated 1869. Number of corporators, 9.

HENRY J. BLISS, *President.* *Treasurer,* HARVEY H. WELLINGTON.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$401,043 60	Public funds	$32,000 00
Earnings, undivided	6,965 75	Bank stock	28,650 00
Guaranty fund	6,000 00	Real estate by foreclosure	11,400 00
		Loans on real estate	170,420 00
		Loans on personal security	143,026 50
		Deposit in banks on interest,	25,643 18
		Expense account	588 42
		Premium account	2,080 00
		Insurance	21 25
		Interest unpaid	180 00
	$414,009 35		$414,009 35

Cash on Deposit in Bank: —

First National Bank, Adams $25,643 18

Amount of real estate held by foreclosure $11,400 00
Assessed value of the same 7,400 00
Amount of income received from the same 700 00
Amount of municipal tax on real estate 157 97

Whole amount of interest or profits received or earned . . . $23,566 86
Rate and amount of each semi-annual dividend for previous year . . . . . { 2½ per cent . } 8,361 22 { 2½ per cent . } 8,937 21
Times for the dividends fixed by the by-laws: Jan. 1 and July 1.
Average annual per cent of dividends for the term ending at time of and including last extra dividend: 7 per cent.
The total amount of loans, with each specified rate of interest: $70,000, 5½ per cent; $75,800, 6 per cent; $20,000, 6½ per cent; $131,971.50, 7 per cent; $3,600, 7 3/10 per cent; $12,475, 8 per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each 108
Aggregate amount of the same $2,246 50
Amount of investments from which no income is received . . 4,500 00
Number of open accounts 1,175
Number and amount of deposits received for previous year, 3,221 101,831 53
Number and amount of deposits of and exceeding $300 at any one time for the previous year 60 34,403 88
Number and amount of withdrawals 551 47,515 61
Number of accounts opened the previous year 267
Number of accounts closed the previous year 129
Amount of expenses of the corporation during previous year . . 1,720 48
Amount of treasurer's bond 50,000 00
Date of examination by commissioner: Aug. 5.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States consols . . .	$12,000	$13,170 00	$12,000 00
Town bonds: —			
Town of Adams	20,000	22,000 00	20,000 00
	$32,000	$35,170 00	$32,000 00

Bank Stock.

First Nat'l Bank, Adams . . .	$17,600	$21,480 00	$19,680 00
Adams Nat'l Bank, North Adams .	2,300	2,750 00	2,300 00
Berkshire Nat'l Bank, North Adams,	7,000	7,700 00	7,000 00
Lee Nat'l Bank, Lee . . .	1,750	2,000 00	1,750 00
	$28,650	$33,930 00	$30,730 00

SOUTHBRIDGE SAVINGS BANK — SOUTHBRIDGE.

Incorporated April 20, 1848. Number of corporators, 86.

ROBERT H. COLE, *President.* *Treasurer*, CHARLES D. MONROE.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$975,705 19	Public funds	$525,000 00
Earnings, undivided	17,276 70	Loans on public funds	20,000 00
Guaranty fund	9,400 00	Bank stock	43,672 00
		Loans on bank stock	1,500 00
		Railroad bonds	50,000 00
		Real estate by foreclosure	1,200 00
		Loans on real estate	214,500 00
		Loans on personal security	50,600 00
		Deposit in banks on interest,	78,000 00
		Expense account	299 04
		Steel safe	1,500 00
		Premium	13,650 00
		Cash on hand	2,460 85
	$1,002,381 89		$1,002,381 89

Loans on Public Funds, amount on each:—

On $20,000 United States bonds	$20,000 00

Loans on Bank Stock, amount on each:—

On 10 shares Southbridge National Bank, Southbridge	$900 00
On 6 shares Blackstone National Bank, Boston	600 00

Cash on Deposit in Bank:—

Southbridge National Bank, Southbridge	$78,000 00

Amount of real estate held by foreclosure		$1,200 00
Assessed value of the same		1,300 00
Amount of municipal tax on real estate		19 24
Whole amount of interest or profits received or earned		$51,712 51
Rate and amount of each semi-annual dividend for previous year	2 per cent	17,711 87
	2 per cent	18,199 67

Times for the dividends fixed by the by-laws: first Wednesday of January and July.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: 5 per cent.

The total amount of loans, with each specified rate of interest: $20,000, 4 per cent; $25,000, 5 per cent; $52,100, 6 per cent; $70,000, 6½ per cent; $119,500, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	110	
Aggregate amount of the same		107,600 00
Amount of investments from which no income is received		1,500 00
Number of open accounts	2,668	
Number and amount of deposits received for previous year,	1,571	117,471 13

Number and amount of deposits of and exceeding $300 at any one time for the previous year	94	$45,013 84
Number and amount of withdrawals	1,062	108,707 79
Number of accounts opened the previous year	359	
Number of accounts closed the previous year	269	
Amount of expenses of the corporation during previous year		2,334 07
Amount of treasurer's bond		30,000 00

Date of examination by commissioner: May 4.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, 1907	$30,000	$32,782 00	$30,000 00
" " 4½s, 1891	135,000	149,175 00	137,850 00
" " 5s, 1881	30,000	30,572 00	30,100 00
" " 6s, 1881	20,000	20,750 00	20,000 00
City and town bonds: —			
City of Cambridge 6s	21,000	25,410 00	23,150 00
of Charlestown 6s	13,000	15,080 00	14,850 00
of Lynn 6s	8,000	9,280 00	8,450 00
of Newton 6s	5,000	6,300 00	5,000 00
of Salem 5s	10,000	11,200 00	10,000 00
of Somerville 6½s	15,000	15,450 00	15,000 00
of Waterbury, Conn., 7s	10,000	12,900 00	10,000 00
of Chelsea 6s	12,000	13,980 00	12,650 00
of Chelsea 4½s	18,000	18,540 00	18,150 00
of Holyoke 6s	20,000	22,400 00	20,000 00
of Lawrence 6s	10,000	11,800 00	10,000 00
of New Bedford 6s	5,000	6,450 00	5,000 00
of New Bedford 5s	10,000	11,000 00	10,000 00
of Newburyport 5s	4,000	4,080 00	4,125 00
of Springfield 7s	10,000	11,600 00	10,000 00
of Springfield 6s	5,000	5,100 00	5,000 00
of Worcester 6s	10,000	11,600 00	11,500 00
of Fall River 6s	26,000	31,200 00	28,050 00
of Portland, Me., 6s	9,000	9,720 00	9,000 00
Town of Arlington 6s	10,000	11,600 00	10,600 00
of Brookline 7s	20,000	26,000 00	20,000 00
City of Fitchburg 6s	5,000	5,750 00	5,250 00
Town of Malden 6s	20,000	23,200 00	20,000 00
of Northampton 6s	20,000	23,200 00	20,000 00
of Pawtucket, R.I., 5s	4,000	4,480 00	4,275 00
of Woburn 6s	10,000	11,200 00	10,000 00
	$525,000	$591,799 00	$538,000 00

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Blackstone Nat'l Bank, Boston	$4,000	$4,295 00	$4,000 00
Boylston Nat'l Bank, Boston	1,800	2,029 00	1,800 00
City Nat'l Bank, Boston	1,200	1,413 00	1,200 00
Columbian Nat'l Bank, Boston	500	735 00	500 00
Freeman's Nat'l Bank, Boston	10,000	11,875 00	13,400 00
New England Nat'l Bank, Boston	2,200	3,124 00	2,200 00
Revere Nat'l Bank, Boston	2,500	3,025 00	2,500 00
Washington Nat'l Bank, Boston	2,000	2,700 00	2,000 00
Leicester Nat'l Bank, Leicester	1,400	1,582 00	1,582 00
Southbridge Nat'l B'k, Southbridge,	13,800	18,630 00	14,490 00
	$39,400	$49,408 00	$43,672 00

RAILROAD BONDS.

Boston and Albany Railroad 7s	$10,000	$12,425 00	$10,050 00
Boston and Lowell Railroad 7s	20,000	23,350 00	20,200 00
Boston and Maine Railroad 7s	10,000	12,475 00	10,000 00
Old Colony Railroad 7s	10,000	11,975 00	10,400 00
	$50,000	$60,225 00	$50,650 00

SOUTH BOSTON SAVINGS BANK — SOUTH BOSTON.

Incorporated 1863. Number of corporators, 72.

GEORGE E. ALDEN, *President.* *Treasurer*, GEORGE W. ELLIS.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$1,026,233 53	Public funds	$227,435 75
Earnings, undivided	53,058 39	Bank stock	76,200 00
Guaranty fund	18,500 00	Railroad bonds	17,450 00
		Real estate	71,938 49
		Real estate by foreclosure	183,203 21
		Loans on real estate	446,557 50
		Loans on personal security	15,000 00
		Deposit in banks on interest,	55,389 00
		Furniture and fixtures	500 00
		Charges on mortgages	1,081 47
		Cash on hand	3,036 50
	$1,097,791 92		$1,097,791 92

Cash on Deposit in Bank:—

Maverick National Bank, Boston $55,389 00

Invested in real estate (for banking purposes) $71,938 49

Estimated value of the same 71,938 49

Amount of real estate held by foreclosure 183,203 21

Assessed value of the same 163,800 00

Amount of income received from the same 10,998 40

Amount of municipal tax on real estate 3,382 00

Whole amount of interest or profits received or earned . . . $63,058 88

Rate and amount of each semi-annual dividend for previous year . . . . . { 2 per cent . $22,025 28 / 2 per cent . 19,459 88

Times for the dividends fixed by the by-laws: third Wednesday of April and October.

Average annual per cent of dividends for the term ending April 17, 1878, time of last extra dividend: $4\frac{1}{6}$ per cent.

The total amount of loans, with each specified rate of interest: $15,000, 5½ per cent; $139,000, 6 per cent; $78,300, 6½ per cent; $167,057.50, 7 per cent; $30,900, 7½ per cent; $31,300, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each 135

Aggregate amount of the same 178,770 00

Number of open accounts 8,308

Number and amount of deposits received for previous year, 2,439 100,897 84

Number and amount of deposits of and exceeding $300 at any one time for the previous year 66 31,858 65

Number and amount of withdrawals 4,681 309,982 83

Number of accounts opened the previous year 435

Number of accounts closed the previous year . . . 1,008

Amount of expenses of the corporation during previous year . . 5,608 53

Amount of treasurer's bond 40,000 00

Date of examination by commissioner: Feb. 24.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds	$118,500	$123,041 25	$118,500 00
City and town bonds:—			
City of Bangor, Me.	8,000	8,640 00	7,320 00
of New London, Conn.	10,000	12,300 00	10,000 00
of Norwich, Conn.	30,000	33,360 00	30,000 00
of Chelsea	7,000	8,050 00	6,860 00
of Portland, Me.	15,000	17,250 00	13,775 00
of Somerville	10,000	10,750 00	10,000 00
of Fall River	10,000	11,650 00	10,000 00
Town of Everett	1,000	1,150 00	980 75
of Brockton	20,000	20,700 00	20,000 00
	$229,500	$246,891 25	$227,435 75

Bank Stock.

Atlas Nat'l Bank, Boston	$11,100	$13,708 50	$11,100 00
Nat'l Bank of Commerce, Boston	7,500	8,868 75	7,500 00
Columbian Nat'l Bank, Boston	6,000	8,820 00	6,000 00
Eliot Nat'l Bank, Boston	10,000	11,225 00	10,000 00
Globe Nat'l Bank, Boston	6,000	6,600 00	6,000 00
Massachusetts Nat'l Bank, Boston	4,500	5,332 50	4,500 00
Suffolk Nat'l Bank, Boston	5,000	5,987 50	5,000 00
Traders' Nat'l Bank, Boston	2,600	2,681 25	2,600 00
Tremont Nat'l Bank, Boston	15,000	17,887 50	15,000 00
Webster Nat'l Bank, Boston	8,500	9,095 00	8,500 00
	$76,200	$90,206 00	$76,200 00

Railroad Bonds.

New Bedford Railroad	$1,000	$1,120 00	$1,000 00
Cape Cod Railroad	16,000	16,320 00	16,000 00
Eastern Railroad	1,000	1,000 00	450 00
	$18,000	$18,440 00	$17,450 00

SOUTH SCITUATE SAVINGS BANK — SOUTH SCITUATE.

Incorporated April 2, 1834. Number of corporators, 65.

PEREZ SIMMONS, *President.* *Treasurer*, E. T. FOGG.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$417,977 82	Bank stock	$58,505 00
Earnings, undivided	2,164 12	Loans on bank stock	100 00
Guaranty fund	4,325 00	Real estate by foreclosure	39,117 00
		Loans on real estate	252,537 90
		Loans on personal security	30,503 75
		Loans to counties, cities, or towns	29,355 00
		Deposit in banks on interest,	13,832 18
		Cash on hand	516 11
	$424,466 94		$424,466 94

Loans on Bank Stock, amount on each: —

On 3 shares Hingham National Bank	$100 00

Cash on Deposit in Banks: —

Manufacturers' National Bank, Boston	$8,148 03
National Bank of the Commonwealth, Boston	5,096 56
New England Trust Company,* Boston	587 59

Amount of real estate held by foreclosure	$39,117 00
Assessed value of the same	41,418 00
Amount of income received from the same	1,564 26
Amount of municipal tax on real estate	476 75

Whole amount of interest or profits received or earned		$19,169 58
Rate and amount of each semi-annual dividend for previous year	2½ per cent	10,229 55
	2 per cent	8,246 92

Times for the dividends fixed by the by-laws: last Saturday of February and August.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: 7½ per cent.

The total amount of loans, with each specified rate of interest: $7,325, 4½ per cent; $17,340, 5 per cent; $82,098.89, 6 per cent; $205,532.76, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	343	
Aggregate amount of the same		224,832 76
Amount of investments from which no income is received		7,850 00
Number of open accounts	1,151	
Number and amount of deposits received for previous year	291	29,054 76
Number and amount of deposits of and exceeding $300 at any one time for the previous year	18	11,400 00

* This bank was notified that the Attorney-General has given an opinion that deposits by savings banks in trust companies are illegal, and the treasurer states that he is closing the account.

Number and amount of withdrawals	423	$37,201 39
Number of accounts opened the previous year	100	
Number of accounts closed the previous year	79	
Amount of expenses of the corporation during previous year		1,125 00
Amount of treasurer's bond		10,000 00

Date of examination by commissioner: May 21.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Atlantic Nat'l Bank, Boston	$1,000	$1,500 00	$1,000 00
City Nat'l Bank, Boston	2,300	2,708 00	2,300 00
Eliot Nat'l Bank, Boston	800	898 00	800 00
Eagle Nat'l Bank, Boston	2,300	2,650 00	2,300 00
Fourth Nat'l Bank, Boston	4,000	4,020 00	4,000 00
Globe Nat'l Bank, Boston	300	330 00	300 00
Howard Nat'l Bank, Boston	1,400	1,527 00	1,400 00
Hamilton Nat'l Bank, Boston	1,500	1,815 00	1,500 00
Columbian Nat'l Bank, Boston	3,200	4,704 00	3,200 00
Hingham Nat'l Bank, Hingham	2,800	2,850 00	3,556 00
Merchants' Nat'l Bank, Boston	1,500	2,115 00	1,500 00
Massachusetts Nat'l Bank, Boston	500	595 00	500 00
North Nat'l Bank, Boston	4,500	5,816 00	4,500 00
New England Nat'l Bank, Boston	1,000	1,420 00	1,000 00
Shawmut Nat'l Bank, Boston	1,300	1,547 00	1,300 00
Nat'l Bank of Commerce, Boston	3,000	3,570 00	4,000 00
Second Nat'l Bank, Boston	1,700	2,567 00	1,700 00
Traders' Nat'l Bank, Boston	2,800	2,887 00	2,800 00
Union Market Nat'l B'k, Watertown,	2,000	1,960 00	2,400 00
Union Nat'l Bank, Weymouth	4,300	4,444 00	4,300 00
Union Nat'l Bank, Boston	1,000	1,450 00	1,000 00
Webster Nat'l Bank, Boston	2,000	2,155 00	2,000 00
Washington Nat'l Bank, Boston	1,600	2,160 00	1,600 00
Merchandise Nat'l Bank, Boston	1,000	1,070 00	1,000 00
Eleventh Ward Nat'l Bank, Boston	2,600	500 00	1,733 00
Boston Nat'l Bank, Boston	1,800	1,953 00	2,016 00
Revere Nat'l Bank, Boston	4,800	5,808 00	4,800 00
	$57,000	$65,019 00	$58,505 00

SOUTH WEYMOUTH SAVINGS BANK — SOUTH WEYMOUTH.

Incorporated 1868. Number of corporators, 34.

ALBERT TIRRELL, *President.* *Treasurer*, A. E. VINING.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$313,534 51	Public funds	$10,000 00
Earnings, undivided	7,630 30	Bank stock	152,612 37
Guaranty fund	4,000 00	Loans on bank stock	400 00
		Real estate by foreclosure	20,975 00
		Loans on real estate	123,650 00
		Loans on personal security	10,960 00
		Loans to counties, cities, or towns	6,000 00
		Cash on hand	567 44
	$325,164 81		$325,164 81

Loans on Bank Stock, amount on each:—

On 7 shares First National Bank, South Weymouth . . . $400 00

Amount of real estate held by foreclosure $20,975 00

Assessed value of the same 16,900 00

Amount of income received from the same 660 49

Amount of municipal tax on real estate 246 86

Whole amount of interest or profits received or earned . . . $19,305 62

Rate and amount of each semi-annual dividend for previous year . . . . . { 2 per cent . $5,955 03 / 2 per cent . 5,930 21

Times for the dividends fixed by the by-laws: January and July.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: 7½ per cent.

The total amount of loans, with each specified rate of interest: $6,000, 5 per cent; $108,778, 6 per cent; $23,232, 7 per cent; $3,000, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each 130

Aggregate amount of the same 90,660 00

Amount of investments from which no income is received . . 4,500 00

Number of open accounts 844

Number and amount of deposits received for previous year . 413 37,845 25

Number and amount of deposits of and exceeding $300 at any one time for the previous year 28 15,714 77

Number and amount of withdrawals 305 51,758 82

Number of accounts opened the previous year 112

Number of accounts closed the previous year 77

Amount of expenses of the corporation during previous year . . 898 31

Amount of treasurer's bond 10,000 00

Date of examination by commissioner: Oct. 2.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City bonds:—			
City of Worcester 4½s	$5,000	$5,400 00	$5,000 00
of Fall River 4s	5,000	5,075 00	5,000 00
	$10,000	$10,475 00	$10,000 00

BANK STOCK.

Atlantic Nat'l Bank, Boston	$4,000	$6,000 00	$5,540 25
Boston Nat'l Bank, Boston	10,000	10,100 00	11,397 74
Columbian Nat'l Bank, Boston	3,900	5,733 00	4,994 62
Continental Nat'l Bank, Boston	3,000	3,367 50	3,382 75
Nat'l Bank of Commerce, Boston	5,000	5,900 00	5,000 00
Eagle Nat'l Bank, Boston	1,500	1,700 00	1,864 00
Eliot Nat'l Bank, Boston	9,600	10,776 00	11,085 88
Globe Nat'l Bank, Boston	4,000	4,400 00	5,014 25
Hide and Leather Nat'l B'k, Boston,	3,000	3,480 00	3,352 50
Howard Nat'l Bank, Boston	7,000	8,102 50	7,580 00
Market Nat'l Bank, Boston	2,000	2,080 00	2,210 00
Manufacturers' Nat'l Bank, Boston	10,000	10,187 50	9,982 50
Merchants' Nat'l Bank, Boston	3,500	4,900 00	4,575 87
Nat'l B'k of North America, Boston,	6,000	6,780 00	6,530 25
New England Nat'l Bank, Boston	4,000	5,600 00	5,450 50
Revere Nat'l Bank, Boston	4,500	5,445 00	5,445 00
Nat'l Bank of Redemption, Boston	10,000	13,300 00	12,910 25
Nat'l Bank of the Republic, Boston,	4,000	5,005 00	5,077 50
Shoe and Leather Nat'l B'k, Boston,	5,000	5,600 00	5,925 00
Shawmut Nat'l Bank, Boston	10,000	11,900 00	11,853 00
Second Nat'l Bank, Boston	2,000	3,020 00	2,915 00
Suffolk Nat'l Bank, Boston	1,800	2,178 00	2,184 75
S. Weymouth Nat'l B'k, S. Weym'th,	4,000	5,000 00	4,651 00
Tremont Nat'l Bank, Boston	3,700	4,430 75	4,644 62
Webster Nat'l Bank, Boston	8,600	9,202 00	9,045 14
	$130,100	$154,187 25	$152,612 37

SPENCER SAVINGS BANK — SPENCER.

Incorporated 1871. Number of corporators, 26.

ERASTUS JONES, *President.* *Treasurer,* WALTER L. DEMOND.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$261,934 80	Public funds	$21,000 00
Earnings, undivided	4,667 14	Bank stock	26,700 00
Guaranty fund	2,150 00	Railroad bonds	5,000 00
		Loans on real estate	114,215 00
		Loans on personal security	33,850 00
		Loans to counties, cities, or towns	39,750 00
		Deposit in banks on interest,	5,266 28
		Expense account	431 00
		Premiums	3,871 62
		Cash on hand	18,668 04
	$268,751 94		$268,751 94

Cash on Deposit in Bank:—

Maverick National Bank, Boston $5,266 28

Whole amount of interest or profits received or earned . . . $11,958 07

Rate and amount of each semi-annual dividend for previous year . . . . . 2 per cent . $4,034 08; 2¼ per cent . 4,977 47

Times for the dividends fixed by the by-laws: January and July.

The total amount of loans, with each specified rate of interest: $44,750, 5 per cent; $28,500, 5¼ per cent; $114,565, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each 101

Aggregate amount of the same 93,090 00

Number of open accounts 1,004

Number and amount of deposits received for previous year, 1,083 83,921 68

Number and amount of deposits of and exceeding $300 at any one time for the previous year 82 33,129 71

Number and amount of withdrawals 465 47,069 01

Number of accounts opened the previous year 339

Number of accounts closed the previous year 141

Amount of expenses of the corporation during previous year . . 700 00

Amount of treasurer's bond 20,000 00

Date of examination by commissioner: July 19.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s	$12,000	$13,140 00	$12,000 00
City and town bonds: —			
City of Belfast, Me.	3,000	3,000 00	3,000 00
of Bangor, Me.	3,000	3,540 00	3,000 00
of Springfield	2,000	2,180 00	2,000 00
Town of Northampton	1,000	1,113 00	1,000 00
	$21,000	$22,973 00	$21,000 00

Bank Stock.

State Nat'l Bank, Boston	$1,500	$1,811 25	$1,500 00
North Nat'l Bank, Boston	2,000	2,580 00	2,000 00
Nat'l B'k of Commonwealth, Boston,	5,600	6,286 00	5,600 00
Nat'l Bank of Redemption, Boston	600	796 50	600 00
Hide and Leather Nat'l B'k, Boston,	300	344 25	300 00
Webster Nat'l Bank, Boston	1,100	1,174 25	1,100 00
First Nat'l Bank, Worcester	1,200	1,620 00	1,200 00
Mechanics' Nat'l Bank, Worcester	2,500	3,000 00	2,500 00
Central Nat'l Bank, Worcester	500	650 00	500 00
First Nat'l Bank, Webster	2,500	2,500 00	2,500 00
Spencer Nat'l Bank, Spencer	7,500	7,500 00	7,500 00
Leicester Nat'l Bank, Leicester	1,400	1,540 00	1,400 00
	$26,700	$29,802 25	$26,700 00

Railroad Bonds.

Eastern Railroad	$5,000	$4,987 50	$5,000 00

SPRINGFIELD FIVE CENTS SAVINGS BANK — SPRINGFIELD.

Incorporated 1854. Number of corporators, 32.

JOSEPH C. PYNCHON, *President.* *Treasurer*, DANIEL J. MARSH.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$1,357,163 51	Public funds	$208,000 00
Earnings, undivided	4,260 03	Bank stock	86,200 00
Guaranty fund	12,800 00	Loans on bank stock	1,822 08
		Real estate	139,721 94
		Real estate by foreclosure	96,775 00
		Loans on real estate	592,525 00
		Loans on personal security	100,000 00
		Deposit in banks on interest,	125,000 00
		Expense account	160 44
		Personal property	6,000 00
		Premium account	3,412 50
		Profit and loss	10,061 16
		Cash on hand	4,545 42
	$1,374,223 54		$1,374,223 54

Loans on Bank Stock, amount on each: —

On 20 shares City National Bank, Holyoke, and 5 shares Third National Bank, Springfield	$1,147 08
On 2 shares Agawam National Bank, Springfield	75 00

Cash on Deposit in Banks: —

Agawam National Bank, Springfield	$15,000 00
Pynchon National Bank, Springfield	15,000 00
City National Bank, Springfield	15,000 00
Second National Bank, Springfield	15,000 00
Palmer National Bank, Palmer	25,000 00
Franklin County National Bank, Greenfield	40,000 00

Invested in real estate (for banking purposes)	$139,721 94
Estimated value of the same	139,721 94
Amount of real estate held by foreclosure	96,775 00
Assessed value of the same	76,650 00
Amount of income received from the same	5,558 16
Amount of municipal tax on real estate	2,101 45

Whole amount of interest or profits received or earned		$64,325 58
Rate and amount of each semi-annual dividend for previous year	2 per cent	23,307 22
	2 per cent	24,278 46

Times for the dividends fixed by the by-laws: Jan. 15 and July 15.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: 7 per cent.

The total amount of loans, with each specified rate of interest: $100,000, 5 per cent; $594,347.08, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each 145

Aggregate amount of the same		$192,325 00
Amount of investments from which no income is received		16,400 00
Number of open accounts	5,397	
Number and amount of deposits received for previous year,	4,904	418,653 47
Number and amount of deposits of and exceeding $300 at any one time for the previous year	298	187,666 89
Number and amount of withdrawals	3,148	277,481 37
Number of accounts opened the previous year	1,175	
Number of accounts closed the previous year	791	
Amount of expenses of the corporation during previous year		4,872 22
Amount of treasurer's bond		30,000 00

Date of examination by commissioner: Oct. 19.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s, 1881	$150,000	$157,500 00	$150,000 00
" " 4s	50,000	54,750 00	50,400 00
" " 4½s	600	660 00	600 00
City bonds:—			
City of Springfield, water	7,000	7,700 00	7,000 00
	$207,600	$220,610 00	$208,000 00

Bank Stock.

Agawam Nat'l Bank, Springfield	$12,000	$15,000 00	$12,000 00
John Hancock Nat'l B'k, Springfield,	11,500	13,225 00	11,500 00
Pynchon Nat'l Bank, Springfield	10,900	17,440 00	10,900 00
Chapin Nat'l Bank, Springfield	8,000	10,000 00	8,000 00
Chicopee Nat'l Bank, Springfield	7,000	10,500 00	7,000 00
City Nat'l Bank, Springfield	5,000	5,500 00	5,000 00
Second Nat'l Bank, Springfield	4,800	7,920 00	4,800 00
City Nat'l Bank, Worcester	5,600	6,160 00	5,600 00
Ware Nat'l Bank, Ware	5,500	6,050 00	5,500 00
First Nat'l Bank, Chicopee	3,800	5,700 00	3,800 00
State Nat'l Bank, Boston	3,600	4,372 00	3,600 00
Hide and Leather Nat'l B'k, Boston,	3,500	3,875 00	3,500 00
Shoe and Leather Nat'l B'k, Boston,	2,500	2,875 00	2,500 00
Hadley Falls Nat'l Bank, Holyoke	1,500	2,250 00	1,500 00
Monson Nat'l Bank, Monson	1,000	1,500 00	1,000 00
	$86,200	$112,367 00	$86,200 00

SPRINGFIELD INSTITUTION FOR SAVINGS — SPRINGFIELD.

Incorporated 1827. Number of corporators, 69.

JAMES M. THOMPSON, *President.* *Treasurer*, HENRY S. LEE.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$6,729,527 98	Public funds	$2,281,300 00
Earnings, undivided	65,259 69	Loans on public funds	1,900 00
Guaranty fund	71,000 00	Bank stock	652,600 00
		Loans on bank stock	99,600 00
		Railroad bonds	203,000 00
		Loans on railroad stock	28,900 00
		Real estate	104,500 00
		Real estate by foreclosure	71,200 00
		Loans on real estate	2,344,500 00
		Loans on personal security	128,550 00
		Loans to counties, cities, or towns	489,000 00
		Deposit in banks on interest,	310,786 00
		Premium account	85,833 02
		Cash on hand	64,118 65
	$6,865,787 67		$6,865,787 67

Loans on Public Funds, amount on each:—

On $7,000 United States 6s, 1881	$900 00
On $300 United States 4½s, 1891	300 00
On $1,100 United States 4s, 1907	700 00

Loans on Bank Stock, amount on each:—

On 220 shares First National Bank, Springfield	$21,900 00
On 79 shares Second National Bank, Springfield	7,900 00
On 62 shares Third National Bank, Springfield	6,000 00
On 54 shares Agawam National Bank, Springfield	5,850 00
On 35 shares Chapin National Bank, Springfield	3,500 00
On 243 shares Chicopee National Bank, Springfield	22,600 00
On 130 shares City National Bank, Springfield	13,050 00
On 41 shares John Hancock National Bank, Springfield	2,800 00
On 30 shares Pynchon National Bank, Springfield	2,950 00
On 30 shares Holyoke National Bank, Holyoke	3,000 00
On 8 shares Hadley Falls National Bank, Holyoke	800 00
On 20 shares Northampton National Bank, Northampton	800 00
On 10 shares Hampshire County National Bank, Northampton	1,000 00
On 10 shares First National Bank, Amherst	900 00
On 28 shares First National Bank, Westfield	2,800 00
On 25 shares Lee National Bank, Lee	1,750 00
On 20 shares National Bank of Redemption, Boston	2,000 00

Cash on Deposit in Banks:—

Agawam National Bank, Springfield	$20,000 00
John Hancock National Bank, Springfield	15,000 00
Chicopee National Bank, Springfield	115,000 00
City National Bank, Springfield	60,000 00

Holyoke National Bank, Holyoke	$10,000 00
Franklin County National Bank, Greenfield	80,000 00
Blackstone National Bank, Boston	10,786 00
Invested in real estate (for banking purposes)	$104,500 00
Estimated value of the same	104,500 00
Amount of real estate held by foreclosure	71,200 00
Assessed value of the same	68,000 00
Amount of income received from the same	1,218 75
Amount of municipal tax on real estate	1,926 60
Whole amount of interest or profits received or earned	$368,560 51
Rate and amount of each semi-annual dividend for previous year: 2 per cent	122,436 01
2 per cent	124,969 11

Times for the dividends fixed by the by-laws: Jan. 1 and July 1.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: 7 per cent.

The total amount of loans, with each specified rate of interest: $90,000, 3½ per cent; $129,750, 4 per cent; $10,000, 4¼ per cent; $5,000, 4½ per cent; $202,400, 5 per cent; $2,455,300, 6 per cent; $30,000, 6½ per cent; $170,000, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	699	
Aggregate amount of the same		894,150 00
Amount of investments from which no income is received		30,900 00
Number of open accounts	17,240	
Number and amount of deposits received for previous year,	16,454	1,508,346 53
Number and amount of deposits of and exceeding $300 at any one time for the previous year	1,167	824,891 82
Number and amount of withdrawals	12,494	1,344,756 41
Number of accounts opened the previous year	3,406	
Number of accounts closed the previous year	2,366	
Amount of expenses of the corporation during previous year		12,922 66
Amount of treasurer's bond		30,000 00

Date of examination by commissioner: Oct. 18.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds	$956,400	$1,002,930 00	$984,800 00
State bonds: —			
State of Maine	136,500	150,720 00	147,000 00
of New Hampshire	161,500	186,640 00	173,500 00
of Massachusetts	69,000	77,280 00	69,000 00
of Rhode Island	5,000	5,300 00	5,000 00
of Connecticut	17,000	18,080 00	17,000 00
City and town bonds: —			
City of Bangor, Me., 7s	5,000	6,000 00	5,000 00
of Bangor, Me., 6s	5,000	5,800 00	5,000 00

PUBLIC FUNDS — *Concluded.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston 6s	$20,000	$24,000 00	$20,000 00
of Cambridge 6s	45,000	51,300 00	45,000 00
of Chelsea 6s	20,000	22,400 00	20,000 00
of Fitchburg 6s	10,000	11,200 00	10,000 00
of Holyoke 6s	25,000	29,250 00	25,000 00
of Holyoke 7s	42,000	47,560 00	42,000 00
of Lawrence 6s	10,000	11,200 00	10,000 00
of Lynn 6s	10,000	11,200 00	10,000 00
of New Bedford 6s	6,000	6,900 00	6,000 00
of New Bedford 7s	50,000	65,000 00	55,000 00
of Newburyport 6s	5,000	5,350 00	5,000 00
of Newton 6s	35,000	42,000 00	35,000 00
of Newton 5s	3,000	3,360 00	3,000 00
of Springfield 6s	35,000	37,800 00	35,000 00
of Springfield 7s	165,000	212,850 00	165,000 00
of Taunton 6s	20,000	23,400 00	20,000 00
of Worcester 6s	35,000	40,250 00	35,000 00
of Providence, R.I., 5s	5,000	5,500 00	5,000 00
of Providence, R.I., 6s	40,000	48,000 00	44,000 00
of Hartford, Conn., 6s	86,000	95,460 00	86,000 00
of Meriden, Conn., 6s	5,000	5,600 00	5,000 00
of Middletown, Conn., 6s	7,000	7,490 00	7,000 00
of New Haven, Conn., 5s	11,000	11,550 00	11,000 00
of New Haven, Conn., 6s	5,000	5,600 00	5,000 00
of New Haven, Conn., 7s	22,000	28,160 00	22,000 00
of Norwich, Conn., 5s	5,000	5,250 00	5,000 00
of Norwich, Conn., 7s	20,000	25,000 00	20,000 00
of Waterbury, Conn , 7s	14,000	16,520 00	14,000 00
Town of Brookline 5s	15,000	16,200 00	15,000 00
of Brookline 7s	10,000	13,000 00	10,000 00
of Greenfield 5s	50,000	51,500 00	50,000 00
of Brookline 6s	5,000	5,700 00	5,000 00
of Pittsfield 4½s	30,000	31,200 00	30,000 00
	$2,221,400	$2,469,500 00	$2,281,300 00

BANK STOCK.

First Nat'l Bank, Springfield	$43,600	$63,220 00	$53,300 00
Second Nat'l Bank, Springfield	30,800	52,360 00	38,000 00
Third Nat'l Bank, Springfield	34,700	58,990 00	49,700 00
Agawam Nat'l Bank, Springfield	22,500	27,000 00	22,500 00
Chapin Nat'l Bank, Springfield	15,000	18,000 00	15,000 00
Chicopee Nat'l Bank, Springfield	49,000	71,050 00	58,800 00
City Nat'l Bank, Springfield	15,000	16,800 00	15,000 00
John Hancock Nat'l B'k, Springfield,	15,700	17,584 00	15,700 00
Pynchon Nat'l Bank, Springfield	24,100	39,765 00	29,900 00
First Nat'l Bank, Adams	500	625 00	500 00
First Nat'l Bank, Chicopee	20,500	31,775 00	24,500 00
First Nat'l Bank, Easthampton	1,500	1,800 00	1,500 00

BANK STOCK — *Concluded.*

	Par Value.	Estimated Market Value.	Amount Invested.
Wachusett Nat'l Bank, Fitchburg	$5,000	$7,500 00	$5,000 00
Hadley Falls Nat'l Bank, Holyoke	3,400	5,100 00	3,400 00
Holyoke Nat'l Bank, Holyoke	3,000	3,300 00	3,000 00
First Nat'l Bank, Leominster	10,000	11,000 00	10,000 00
Monson Nat'l Bank, Monson	3,900	5,655 00	3,900 00
First Nat'l Bank, Northampton	2,000	2,500 00	2,000 00
Hampshire Co. Nat'l B'k, Northamp'n,	3,000	3,450 00	3,000 00
Northampton Nat'l B'k, Northamp'n,	1,000	1,100 00	1,000 00
Palmer Nat'l Bank, Palmer	5,000	5,500 00	5,000 00
Ware Nat'l Bank, Ware	2,500	2,750 00	2,500 00
Hampden Nat'l Bank, Westfield	2,500	3,750 00	2,500 00
First Nat'l Bank, Boston	5,000	10,000 00	5,000 00
Second Nat'l Bank, Boston	17,700	26,550 00	17,700 00
Atlantic Nat'l Bank, Boston	10,000	15,000 00	10,000 00
Atlas Nat'l Bank, Boston	15,000	18,750 00	15,000 00
Blackstone Nat'l Bank, Boston	15,000	16,200 00	15,000 00
Columbian Nat'l Bank, Boston	8,700	12,789 00	8,700 00
Eliot Nat'l Bank, Boston	3,000	3,360 00	3,000 00
Freeman's Nat'l Bank, Boston	11,300	13,334 00	11,300 00
Hamilton Nat'l Bank, Boston	15,000	18,150 00	15,000 00
Howard Nat'l Bank, Boston	13,300	15,428 00	13,300 00
Merchants' Nat'l Bank, Boston	15,000	21,000 00	15,000 00
Mount Vernon Nat'l Bank, Boston	2,500	2,700 00	2,500 00
Nat'l Bank of Commerce, Boston	3,700	4,366 00	3,700 00
Nat'l B'k of Commonwealth, Boston,	2,000	2,240 00	2,000 00
Nat'l B'k of North America, Boston,	17,500	19,775 00	17,500 00
Nat'l Bank of Redemption, Boston	25,000	33,000 00	25,000 00
City Nat'l Bank, Boston	15,000	17,550 00	15,000 00
Eagle Nat'l Bank, Boston	5,000	5,750 00	5,000 00
Exchange Nat'l Bank, Boston	2,000	2,800 00	2,000 00
Revere Nat'l Bank, Boston	15,000	18,150 00	15,000 00
Union Nat'l Bank, Boston	4,300	6,235 00	4,300 00
North Nat'l Bank, Boston	10,000	12,900 00	10,000 00
Old Boston Nat'l Bank, Boston	7,000	8,540 00	7,000 00
Shawmut Nat'l Bank, Boston	7,500	8,925 00	7,500 00
State Nat'l Bank, Boston	7,500	9,150 00	7,500 00
Suffolk Nat'l Bank, Boston	5,000	6,000 00	5,000 00
Tremont Nat'l Bank, Boston	15,000	17,850 00	15,000 00
Washington Nat'l Bank, Boston	3,000	4,050 00	3,000 00
Webster Nat'l Bank, Boston	7,500	8,025 00	7,500 00
Hide and Leather Nat'l B'k, Boston,	3,400	3,944 00	3,400 00
	$601,100	$813,085 00	$652,600 00

RAILROAD BONDS.

Boston and Albany Railroad 6s	$140,000	$161,000 00	$140,000 00
Boston and Albany Railroad 7s	60,000	75,000 00	63,000 00
	$200,000	$236,000 00	$203,000 00

STOCKBRIDGE SAVINGS BANK — STOCKBRIDGE.

Incorporated 1871. Number of corporators, 17.

MASON VAN DEUSEN, *President.* *Treasurer,* C. H. WILLIS.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$59,470 30	Public funds	$2,770 00
Earnings, undivided	393 06	Loans on public funds	200 00
Guaranty fund	503 67	Bank stock	2,970 00
Premium	112 13	Real estate by foreclosure	2,834 37
		Loans on real estate	40,058 78
		Loans on personal security	5,560 00
		Loans to counties, cities, or towns	2,000 00
		Deposit in banks	3,724 40
		Cash on hand	361 61
	$60,479 16		$60,479 16

Loans on Public Funds, amount on each: —

On $200 United States 6s	$200 00

Cash on Deposit in Banks: —

Housatonic National Bank, Stockbridge	$2,444 75
Pittsfield National Bank, Pittsfield	1,279 65

Amount of real estate held by foreclosure		$2,834 37
Assessed value of the same		1,350 00
Amount of income received from the same		210 00
Amount of municipal tax on real estate		14 45
Whole amount of interest or profits received or earned		$3,716 96
Rate and amount of each semi-annual dividend for previous year	2½ per cent	1,167 30
	2½ per cent	1,322 65

Times for the dividends fixed by the by-laws: first Thursday of April and October.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: 5 per cent.

The total amount of loans, with each specified rate of interest: $4,437,13, 6 per cent; $10,700, 7 per cent; $32,681.65, $7\frac{3}{10}$ per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	116	
Aggregate amount of the same		47,818 78
Number of open accounts	251	
Number and amount of deposits received for previous year	222	22,575 67
Number and amount of deposits of and exceeding $300 at any one time for the previous year	28	9,926 28
Number and amount of withdrawals	111	13,902 92
Number of accounts opened the previous year	101	
Number of accounts closed the previous year	34	

Amount of expenses of the corporation during previous year . . $692 89
Amount of treasurer's bond 15,000 00
Date of examination by commissioner: Aug. 4.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Town bonds: —			
Town of Stockbridge . . .	$1,000	$1,000 00	$950 00
of Adams	2,000	2,300 00	1,820 00
	$3,000	$3,300 00	$2,770 00

BANK STOCK.

First Nat'l Bank, Adams . .	$2,500	$3,250 00	$2,970 00

STONEHAM FIVE CENTS SAVINGS BANK — STONEHAM.

Incorporated 1855. Number of corporators, 48.

LYMAN DIKE, *President.* *Treasurer*, ONSLOW GILMORE.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$287,979 20	Public funds	$75,000 00
Earnings, undivided	10,069 83	Real estate by foreclosure	6,328 00
Guaranty fund	4,511 48	Loans on real estate	151,881 73
		Loans on personal security	2,500 00
		Loans to counties, cities, or towns	37,000 00
		Deposit in banks on interest,	23,574 05
		Expense account	1,599 89
		Stoneham Street-Railroad stock (taken to secure indebtedness)	2,000 00
		Cash on hand	2,876 84
	$302,560 51		$302,560 51

Cash on Deposit in Bank: —

Blackstone National Bank, Boston $23,574 05

Amount of real estate held by foreclosure $6,328 00
Assessed value of the same 10,950 00
Amount of income received from the same 645 00
Amount of municipal tax on real estate 167 70

Whole amount of interest or profits received or earned . . . $15,317 85
Rate and amount of each semi-annual dividend for previous year . . . . . { 2½ per cent . 5,855 11; 2¼ per cent . 5,888 27
Times for the dividends fixed by the by-laws: first Wednesday of May and November.
Average annual per cent of dividends for the term ending at time of and including last extra dividend: 4⅙ per cent.
The total amount of loans, with each specified rate of interest: $25,000, 5 per cent; $12,000, 5¾ per cent; $15,200, 6 per cent; $138,981.73, 7 per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each 150
Aggregate amount of the same 185,611 73
Amount of investments from which no income is received . . 2,525 00
Number of open accounts 1,375
Number and amount of deposits received for previous year, 1,421 88,949 52
Number and amount of deposits of and exceeding $300 at any one time for the previous year 61 31,863 25
Number and amount of withdrawals 772 52,258 42
Number of accounts opened the previous year 273
Number of accounts closed the previous year 103
Amount of expenses of the corporation during previous year . . 1,020 00
Amount of treasurer's bond 15,000 00
Date of examination by commissioner: May 25.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds:—			
City of Somerville 6½s . . .	$15,000	$15,600 00	$15,100 00
of Haverhill 6s	5,000	5,650 00	5,500 00
of Boston 4s	45,000	46,800 00	45,000 00
Town of Arlington 6s . . .	10,000	11,300 00	11,000 00
	$75,000	$79,350 00	$76,600 00

SUFFOLK SAVINGS BANK FOR SEAMEN AND OTHERS — BOSTON.

Incorporated 1833. Number of corporators, 169.

THOMAS LAMB, *President.* *Treasurer,* CHARLES HENRY PARKER.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$13,579,888 92	Public funds	$1,148,000 00
Earnings, undivided,	72,260 59	Loans on public funds	32,000 00
Guaranty fund	121,300 25	Bank stock	566,009 75
Note payable	30,000 00	Loans on bank stock	37,000 00
Rents	2,371 18	Railroad bonds	200,000 00
		Real estate	180,000 00
		Real estate by foreclosure	159,128 22
		Loans on real estate	5,016,162 25
		Loans on personal security	4,276,100 00
		Loans to counties, cities, or towns	30,000 00
		Deposit in banks on interest,	1,997,351 22
		Deposit in banks without interest	110,911 53
		Expense account	2,052 19
		Cash on hand	51,105 78
	$13,805,820 94		$13,805,820 94

Loans on Public Funds, amount on each: —

On $6,000 city of Chelsea bonds and $6,000 city of Fall River bonds,	$12,000 00
On $20,000 city of Boston 6s	20,000 00

Loans on Bank Stock, amount on each: —

On 25 shares Mechanics' National Bank, Boston	$2,000 00
On 375 shares Shawmut National Bank, Boston	35,000 00

Cash on Deposit in Banks: —

Merchandise National Bank, Boston	$86,945 17
New England National Bank, Boston	170,561 80
Columbian National Bank, Boston	30,349 73
National Bank of the Republic, Boston	100,000 00
Howard National Bank, Boston	200,000 00
Monument National Bank, Boston	50,000 00
Continental National Bank, Boston	100,000 00
Shawmut National Bank, Boston	201,930 63
Maverick National Bank, Boston	92,131 04
Blackstone National Bank, Boston	75,139 70
Exchange National Bank, Boston	321,044 44
Revere National Bank, Boston	605,160 24
Wachusett National Bank, Fitchburg	25,000 00
First National Bank, Newburyport	50,000 00

Invested in real estate (for banking purposes)	$180,000 00
Estimated value of the same	180,000 00
Amount of real estate held by foreclosure	159,128 22

Assessed value of the same		$180,900 00
Amount of income received from the same		4,453 46
Amount of municipal tax on real estate		5,698 48

Whole amount of interest or profits received or earned		$594,068 57
Rate and amount of each semi-annual dividend for previous year	2 per cent	$221,983 56
	2 per cent	244,044 04

Times for the dividends fixed by the by-laws: second Wednesday of April and October.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: $5\frac{5}{100}$ per cent.

The total amount of loans, with each specified rate of interest: $238,000, 3 per cent; $1,384,000, 3½ per cent; $50,000, 3¾ per cent; $869,000, 4 per cent; $749,000, 4½ per cent; $1,530,500, 5 per cent; $1,237,000, 5½ per cent; $2,550,512.25, 6 per cent; $250,000, 6½ per cent; $533,250, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	63	
Aggregate amount of the same		145,600 00
Amount of investments from which no income is received		30,824 68
Number of open accounts	33,364	
Number and amount of deposits received for previous year,	34,416	3,713,332 00
Number and amount of deposits of and exceeding $300 at any one time for the previous year	3,426	1,942,983 00
Number and amount of withdrawals	20,023	1,985,622 15
Number of accounts opened the previous year	8,083	
Number of accounts closed the previous year	3,125	
Amount of expenses of the corporation during previous year		23,955 93
Amount of treasurer's bond		20,000 00

Date of examination by commissioner: Dec. 2.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s	$500,000	$545,625 00	$500,000 00
" " 4½s	300,000	328,875 00	300,000 00
" " 5s, 1881	300,000	305,875 00	300,000 00
City bonds:—			
City of Worcester 6s	20,000	21,325 00	20,000 00
of New Bedford 6s	10,000	11,762 50	10,000 00
of Manchester, N.H., 5s	18,000	18,337 50	18,000 00
	$1,148,000	$1,231,800 00	$1,148,000 00

Bank Stock.

	Par Value.	Estimated Market Value.	Amount Invested.
Market Nat'l Bank, Boston	$15,000	$15,600 00	$15,000 00
Atlas Nat'l Bank, Boston	65,400	82,240 50	66,112 50
Washington Nat'l Bank, Boston	15,000	20,250 00	15,000 00
Hamilton Nat'l Bank, Boston	15,000	18,150 00	15,000 00
State Nat'l Bank, Boston	11,700	14,244 75	11,700 00
Shoe and Leather Nat'l B'k, Boston,	11,100	12,543 00	11,221 00
Revere Nat'l Bank, Boston	40,000	48,500 00	41,893 75
Bay State Nat'l Bank, Lawrence	13,125	21,175 00	13,125 00
Shawmut Nat'l Bank, Boston	16,200	19,278 00	16,758 25
City Nat'l Bank, Boston	17,000	20,017 50	17,370 00
Nat'l Bank of Commerce, Boston	15,000	17,737 50	15,000 00
Hide and Leather Nat'l B'k, Boston,	10,000	11,600 00	10,662 50
Union Nat'l Bank, Boston	10,000	14,525 00	10,000 00
Merchants' Nat'l Bank, Boston	55,800	78,120 00	56,868 50
Columbian Nat'l Bank, Boston	49,200	72,324 00	49,200 00
Massachusetts Nat'l Bank, Boston	5,000	5,925 00	5,000 00
Webster Nat'l Bank, Boston	50,000	53,687 50	50,000 00
Railroad Nat'l Bank, Lowell	5,000	5,875 00	5,000 00
New England Nat'l Bank, Boston	1,100	1,562 00	1,100 00
Eagle Nat'l Bank, Boston	46,100	53,130 25	47,525 00
Tremont Nat'l Bank, Boston	11,800	14,042 00	12,137 50
Atlantic Nat'l Bank, Boston	8,500	12,750 00	12,601 25
Boylston Nat'l Bank, Boston	3,000	3,390 00	3,375 00
Freeman's Nat'l Bank, Boston	3,300	3,902 25	3,885 75
Nat'l Bank of the Republic, Boston,	10,000	12,575 00	12,750 00
Continental Nat'l Bank, Boston	5,000	5,662 50	5,612 50
Nat'l Bank of Redemption, Boston	15,000	19,912 50	19,962 50
Suffolk Nat'l Bank, Boston	13,600	16,320 00	16,348 75
Howard Nat'l Bank, Boston	5,000	5,812 50	5,800 00
	$541,925	$680,851 75	$566,009 75

Railroad Bonds.

Old Colony Railroad	$200,000	$226,000 00	$200,000 00

TAUNTON SAVINGS BANK — TAUNTON.

Incorporated 1869. Number of corporators, 112.

JOHN E. SANFORD, *President.* *Treasurer*, HENRY R. WOOD.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$1,175,736 51	Public funds	$260,057 62
Earnings, undivided	111,232 02	Bank stock	79,208 12
Guaranty fund	13,996 57	Loans on bank stock	100 00
Suspense account	1,849 03	Railroad bonds	10,000 00
		Loans on railroad stocks	150 00
		Real estate by foreclosure	178,933 61
		Loans on real estate	522,120 63
		Loans on personal security	232,515 65
		Expense account	1,325 47
		Furniture, etc.	3,173 89
		Manufacturing stocks*	3,730 00
		Cash on hand	11,499 14
	$1,302,814 13		$1,302,814 13

Loans on Bank Stock, amount on each: —

On 1 share Taunton National Bank, Taunton $100 00

Loans on Railroad Stocks, amount on each: —

On 2 shares Boston and Providence Railroad $150 00

Cash on Deposit in Bank: —

Taunton National Bank, Taunton $9,573 63

Amount of real estate held by foreclosure		$178,933 61
Assessed value of the same		123,200 00
Amount of income received from the same		7,368 99
Amount of municipal tax on real estate		1,804 62
Whole amount of interest or profits received or earned		$71,313 74
Rate and amount of each semi-annual dividend for previous year	2 per cent	26,306 10
	2 per cent	25,267 96
Times for the dividends fixed by the by-laws: Jan. 1 and July 1.		
The total amount of loans, with each specified rate of interest: $10,000, 4 per cent; $60,000, 4½ per cent; $109,000, 5 per cent; $15,000, 5½ per cent; $73,151.90, 6 per cent; $429,802, 6½ per cent; $28,893.63, 7 per cent; $20,038.75, 7½ per cent; $9,000, 8 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each	228	
Aggregate amount of the same		241,545 63
Number of open accounts	3,424	
Number and amount of deposits received for previous year	582	86,249 54
Number and amount of deposits of and exceeding $300 at any one time for the previous year	85	50,820 39
Number and amount of withdrawals	2,529	281,858 48
Number of accounts opened the previous year	231	
Number of accounts closed the previous year	566	

* Taken to secure indebtedness.

Amount of expenses of the corporation during previous year . . $3,951 15
Amount of treasurer's bond 30,000 00
Date of examination by commissioner: July 13.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s, 1891 . . .	$200,000	$221,000 00	$207,938 37
" " 6s, currency, 1898-99,	15,000	18,750 00	18,006 25
State bonds: —			
State of Maine 6s, 1889 . . .	1,000	1,135 00	1,135 00
of New Hampshire 6s, 1902 .	1,000	1,165 00	1,165 00
of Massachusetts 5s, 1894 .	3,000	3,330 00	3,330 00
City bonds: —			
City of Taunton 5s, 1895 . . .	19,900	21,492 00	21,003 00
of Taunton 5s, 1889 . . .	4,500	4,725 00	4,680 00
of Taunton 6s, 1896 . . .	2,000	2,400 00	2,290 00
of Tannton 6s, 1881 . . .	500	505 00	510 00
	$246,900	$274,502 00	$260,057 62

Bank Stock.

Merchants' Nat'l B'k, New Bedford,	$20,000	$30,600 00	$27,200 00
First Nat'l Bank, New Bedford .	1,700	2,057 00	2,211 01
Nat'l B'k of Commerce, New Bedford,	10,200	12,240 00	12,311 00
Atlas Nat'l Bank, Boston . .	5,500	6,820 00	6,208 61
City Nat'l Bank, Boston . . .	10,000	11,700 00	11,362 50
Taunton Nat'l Bank, Taunton .	10,900	15,260 00	14,250 00
Bristol County Nat'l Bank, Taunton,	3,400	5,100 00	4,405 00
Machinists' Nat'l Bank, Taunton .	900	1,440 00	1,260 00
	$62,600	$85,217 00	$79,208 12

Railroad Bonds.

Cape Cod Railroad 7s, 1881 . .	$10,000	$10,200 00	$10,000 00

TEMPLETON SAVINGS BANK — TEMPLETON.

Incorporated April 19, 1871. Number of corporators, 59.

CHARLES A. PERLEY, *President.* *Treasurer,* ASA HOSMER.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$99,461 00	Bank stock	$3,000 00
Earnings, undivided	649 84	Loans on bank stock	500 00
Guaranty fund	918 43	Loans on real estate	59,025 00
		Loans on personal security	15,375 00
		Loans to counties, cities, or towns	20,000 00
		Deposit in banks on interest,	2,001 24
		Cash on hand	1,128 03
	$101,029 27		$101,029 27

Loans on Bank Stock, amount on each: —

On 10 shares First National Bank, Gardner	$500 00

Cash on Deposit in Banks: —

National Bank of the Commonwealth, Boston	$2,001 24
Miller's River National Bank, Athol	628 86

Whole amount of interest or profits received or earned		$5,466 14
Rate and amount of each semi-annual dividend for previous year	2½ per cent	1,835 44
	2⅔ per cent	2,059 44

Times for the dividends fixed by the by-laws: Jan. 1 and July 1.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: 5 per cent.

The total amount of loans, with each specified rate of interest: $25,000, 5 per cent; $10,075, 6 per cent; $59,825, 6½ per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	134	
Aggregate amount of the same		65,400 00
Number of open accounts	424	
Number and amount of deposits received for previous year	281	36,423 92
Number and amount of deposits of and exceeding $300 at any one time for the previous year	38	18,403 95
Number and amount of withdrawals	159	14,498 33
Number of accounts opened the previous year	80	
Number of accounts closed the previous year	39	
Amount of expenses of the corporation during previous year		269 17
Amount of treasurer's bond		10,000 00

Date of examination by commissioner: July 23.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Orange Nat'l Bank, Orange	$3,000	$3,300 00	$3,000 00

UNION INSTITUTION FOR SAVINGS — BOSTON.

Incorporated 1865. Number of corporators, 36.

HUGH O'BRIEN, *President.* *Treasurer*, GEORGE F. EMERY.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$2,636,463 05	Public funds	$528,455 88
Earnings, undivided	10,911 14	Real estate	278,601 06
Guaranty fund	38,785 00	Real estate by foreclosure	449,803 78
		Loans on real estate	978,743 00
		Loans on personal security	77,275 00
		Deposit in banks on interest,	94,106 18
		Mortgage and interest suspense account	1,277 74
		Security fund for conditional deposits	273,150 00
		Cash on hand	4,746 55
	$2,686,159 19		$2,686,159 19

Cash on Deposit in Banks: —

Exchange National Bank, Boston	$13,553 62
Boston Safe Deposit and Trust Company *	80,552 56

Invested in real estate (for banking purposes)	$278,601 06
Estimated value of the same	278,000 00
Amount of real estate held by foreclosure	449,803 78
Assessed value of the same	404,510 00
Amount of income received from the same	21,645 66
Amount of municipal tax on real estate	8,452 25

Whole amount of interest or profits received or earned		$142,668 34
Rate and amount of each semi-annual dividend for previous year	2 per cent	53,574 68
	2 per cent	51,589 97

Times for the dividends fixed by the by-laws: third Wednesday of May and November.

The total amount of loans, with each specified rate of interest: $51,000, 3 per cent; $445,530, 6 per cent; $18,500, 6½ per cent; $611,500, 7 per cent; $200, 7 3/10 per cent; $15,000, 7½ per cent; $135,938, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	393	
Aggregate amount of the same		527,638 00
Amount of investments from which no income is received		23,162 45
Number of open accounts	7,692	
Number and amount of deposits received for previous year,	4,611	467,385 13
Number and amount of deposits of and exceeding $300 at any one time for the previous year	292	177,236 00
Number and amount of withdrawals	6,804	557,121 64

* This institution was notified that the Attorney-General has given an opinion that deposits by savings banks in trust companies are illegal.

Number of accounts opened the previous year	823	
Number of accounts closed the previous year	1,057	
Amount of expenses of the corporation during previous year		$9,228 14
Amount of treasurer's bond		15,000 00

Date of examination by commissioner: April 2.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s	$50,000	$55,250 00	$54,312 50
" " 6s	6,700	7,018 25	6,959 63
City and town bonds: —			
City of Providence, R.I., 5s	160,000	179,200 00	173,350 00
of Boston 5s	225,000	258,750 00	251,812 50
of Chelsea 6s	9,000	10,320 00	10,625 00
of Lowell 6s	2,000	2,260 00	2,325 00
of Springfield 7s	2,000	2,500 00	2,600 00
of Hartford, Conn., 6s	1,000	1,130 00	1,170 00
of Newton 6s	4,000	4,800 00	4,920 00
of Somerville 5s	17,000	18,151 25	18,151 25
of Providence, R.I., 5s	1,000	1,120 00	1,130 00
Rockingham County, N.H., 6s	1,000	1,080 00	1,100 00
Town of Arlington 5s *	50,000	53,500 00	51,500 00
	$528,700	$595,079 50	$579,955 88

* Town of Arlington bonds form part of the "Security Fund" in assets.

UNION SAVINGS BANK — FALL RIVER.

Incorporated 1869. Number of corporators, 32.

AUGUSTUS CHACE, *President.* *Treasurer*, D. A. CHAPIN.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$599,734 84	Public funds	$5,000 00
Earnings, undivided	20,717 98	Bank stock	36,575 00
Guaranty fund	7,200 00	Real estate	38,000 00
		Real estate by foreclosure	3,356 84
		Loans on real estate	252,222 00
		Loans on personal security	182,353 00
		Deposit in bank	22,500 00
		Expense account	413 10
		Cash on hand	87,232 88
	$627,652 82		$627,652 82

Cash on Deposit in Bank:—

Union National Bank, Fall River	$22,500 00
Invested in real estate (for banking purposes)	$38,000 00
Estimated value of the same	40,000 00
Amount of real estate held by foreclosure	3,356 84
Assessed value of the same	2,150 00
Amount of income received from the same	312 00
Amount of municipal tax on real estate	413 10
Whole amount of interest or profits received or earned	$33,460 76
Rate and amount of each semi-annual dividend for previous year — 2 per cent	11,475 31
2 per cent	11,460 08
Times for the dividends fixed by the by-laws: May 15 and Nov. 15.	
The total amount of loans, with each specified rate of interest: $20,000, 5 per cent; $414,575, 6 per cent.	
Number of outstanding loans which are of an amount not exceeding $3,000 each — 99	
Aggregate amount of the same	124,000 00
Amount of investments from which no income is received	32,353 00
Number of open accounts — 1,324	
Number and amount of deposits received for previous year — 795	133,870 21
Number and amount of deposits of and exceeding $300 at any one time for the previous year — 113	73,769 70
Number and amount of withdrawals — 1,162	114,983 00
Number of accounts opened the previous year — 263	
Number of accounts closed the previous year — 264	
Amount of expenses of the corporation during previous year	1,650 00
Amount of treasurer's bond	25,000 00

Date of examination by commissioner: May 11.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City bonds:—			
City of Fall River	$5,000	$5,000 00	$5,000 00

BANK STOCK.

Union Nat'l Bank, Fall River . .	$17,400	$19,662 00	$19,140 00
Metacomet Nat'l Bank, Fall River .	11,400	14,592 00	14,385 00
Pocasset Nat'l Bank, Fall River .	2,500	3,250 00	3,050 00
	$31,300	$37,504 00	$36,575 00

UXBRIDGE SAVINGS BANK — UXBRIDGE.

Incorporated June 3, 1870. Number of corporators, 68.

MOSES TAFT, *President.* *Treasurer*, C. A. TAFT.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$275,386 18	Bank stock	$131,906 45
Earnings, undivided	6,664 09	Real estate by foreclosure	28,830 48
Guaranty fund	3,125 00	Loans on real estate	99,850 90
		Loans on personal security	17,875 00
		Deposit in banks on interest,	5,649 31
		Expense account	785 42
		Profit and loss	277 71
	$285,175 27		$285,175 27

Cash on Deposit in Bank: —

Blackstone National Bank, Uxbridge	$5,649 31
Amount of real estate held by foreclosure	$28,830 48
Assessed value of the same	20,400 00
Amount of income received from the same	1,180 00
Amount of municipal tax on real estate	321 04
Whole amount of interest or profits received or earned	$14,740 73
Rate and amount of each semi-annual dividend for previous year — 2 per cent	5,330 70
2 per cent	5,253 07
Times for the dividends fixed by the by-laws: January and July.	
Average annual per cent of dividends for the term ending at time of and including last extra dividend: 6 per cent.	
The total amount of loans, with each specified rate of interest: $1,250, 5 per cent; $12,355, 6 per cent; $6,600, 6½ per cent; $93,174, 7 per cent; $3,846.90, 7½ per cent; $500, 8 per cent.	
Number of outstanding loans which are of an amount not exceeding $3,000 each — 83	
Aggregate amount of the same	73,580 90
Number of open accounts — 981	
Number and amount of deposits received for previous year — 445	40,057 01
Number and amount of deposits of and exceeding $300 at any one time for the previous year — 25	13,463 96
Number and amount of withdrawals — 359	41,397 90
Number of accounts opened the previous year — 86	
Number of accounts closed the previous year — 78	
Amount of expenses of the corporation during previous year	825 00
Amount of treasurer's bond	20,000 00
Date of examination by commissioner: May 7.	

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Nat'l Bank of Redemption, Boston .	$4,000	$5,360 00	$5,610 00
Suffolk Nat'l Bank, Boston . .	6,100	7,381 00	7,945 00
Hide and Leather Nat'l Bank, Boston,	13,000	15,259 12	15,259 12
Revere Nat'l Bank, Boston . .	8,000	9,680 00	9,795 00
Howard Nat'l Bank, Boston . .	11,200	13,328 00	12,919 00
North Nat'l Bank, Boston . .	6,000	7,620 00	7,494 50
Tremont Nat'l Bank, Boston . .	5,800	6,960 00	7,280 00
Eliot Nat'l Bank, Boston. . .	11,000	12,540 00	13,148 75
Webster Nat'l Bank, Boston . .	6,900	7,516 75	7,516 75
State Nat'l Bank, Boston . .	7,800	9,438 00	8,974 75
Mount Vernon Nat'l Bank, Boston .	1,800	1,962 00	2,223 75
Atlas Nat'l Bank, Boston . .	3,300	4,134 25	4,134 25
Eagle Nat'l Bank, Boston . .	3,000	3,390 00	3,777 75
Blackstone Nat'l Bank, Uxbridge .	1,700	2,210 00	2,260 00
Grafton Nat'l Bank, Grafton . .	500	540 00	540 00
First Nat'l Bank, Clinton . .	2,000	2,480 00	2,480 00
Wachusett Nat'l Bank, Fitchburg .	2,500	4,250 00	5,000 00
Franklin Nat'l Bank, Franklin .	5,400	6,480 00	6,490 00
Central Nat'l Bank, Boston . .	2,000	2,160 00	2,000 00
Millbury Nat'l Bank, Millbury .	1,700	2,006 00	2,006 00
Eleventh Ward Nat'l Bank, Boston.	1,400	–	2,049 33
Manufacturers' Nat'l Bank, Boston.	3,000	3,060 00	3,002 50
	$108,100	$127,755 12	$131,906 45

WAKEFIELD SAVINGS BANK — WAKEFIELD.

Incorporated 1869. Number of corporators, 59.

JAMES F. EMERSON, *President.* *Treasurer,* RICHARD BRITTON.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$76,225 65	Public funds	$13,500 00
Guaranty fund	737 67	Bank stock	4,000 00
		Railroad bonds	1,000 00
		Real estate by foreclosure	8,947 58
		Loans on real estate	40,095 05
		Loans on personal security	1,875 00
		Deposit in banks on interest,	4,031 27
		Expense account	129 38
		Premiums	2,125 18
		Interest account	1,008 48
		Cash on hand	251 38
	$76,963 32		$76,963 32

Cash on Deposit in Bank: —

South Reading National Bank, Wakefield	$4,031 27
Amount of real estate held by foreclosure	$8,947 58
Assessed value of the same	8,700 00
Amount of income received from the same	366 79
Amount of municipal tax on real estate	113 59
Whole amount of interest or profits received or earned	$3,388 52
Rate and amount of each semi-annual dividend for previous year: $2\frac{1}{4}$ per cent.	1,430 40
2 per cent.	1,365 00
Times for the dividends fixed by the by-laws: February and August.	
Average annual per cent of dividends for the term ending at time of and including last extra dividend: $6\frac{1}{3}$ per cent.	
The total amount of loans, with each specified rate of interest: $1,000, 5 per cent; $21,000, 6 per cent; $33,920.05, 7 per cent; $1,800, $7\frac{3}{10}$ per cent; $2,250, 8 per cent; $500, 9 per cent.	
Number of outstanding loans which are of an amount not exceeding $3,000 each: 40	
Aggregate amount of the same	36,595 05
Amount of investments from which no income is received	529 07
Number of open accounts: 633	
Number and amount of deposits received for previous year: 605	23,546 21
Number and amount of deposits of and exceeding $300 at any one time for the previous year: 11	5,457 88
Number and amount of withdrawals: 400	17,646 11
Number of accounts opened the previous year: 141	
Number of accounts closed the previous year: 74	
Amount of expenses of the corporation during previous year	595 16
Amount of treasurer's bond	10,000 00
Date of examination by commissioner: June 11.	

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City bonds: —			
City of Concord, N.H., 6s	$500	$500 00	$505 00
of Bath, Me., 6s	5,000	5,125 00	5,225 00
of Rockland, Me., 6s	2,000	1,960 00	2,085 00
of Lynn 5s	1,000	1,005 00	1,006 25
of Lowell 6s	2,000	2,232 00	2,330 00
of Boston 6s	1,000	1,230 00	1,230 00
of Boston 6s	2,000	2,457 50	2,457 50
	$13,500	$14,509 50	$14,838 75

Bank Stock.

Nat'l Bank of Commerce, Boston	$3,500	$4,235 00	$4,261 25
Nat'l Bank of Commerce, Boston	500	605 00	600 00
	$4,000	$4,840 00	$4,861 25

Railroad Bonds.

Boston and Albany Railroad 6s	$1,000	$1,124 75	$1,030 00

WALES SAVINGS BANK — WALES.

Incorporated 1870. Number of corporators, 76.

ELIJAH SHAW, *President.* *Treasurer*, H. A. MCFARLAND.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$17,995 63	Bank stock	$6,772 50
Earnings, undivided	1,191 01	Loans on real estate	8,637 00
Guaranty fund	205 00	Loans on personal security	3,595 00
Interest account	47 37	Deposit in bank	90 80
		Office furniture	240 00
		Cash on hand	103 71
	$19,439 01		$19,439 01

Cash on Deposit in Bank:—

Palmer National Bank, Palmer $90 80

Whole amount of interest or profits received or earned . . . $1,054 95

Rate and amount of each semi-annual dividend for previous year . . . . . { 2¼ per cent . 385 17; 2¼ per cent . 396 26

Times for the dividends fixed by the by-laws: January and July.

The total amount of loans, with each specified rate of interest: $1,500, 6 per cent; $10,732, 6½ per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	32	
Aggregate amount of the same		12,232 00
Number of open accounts	122	
Number and amount of deposits received for previous year	306	3,753 83
Number and amount of withdrawals	44	3,675 13
Number of accounts opened the previous year	19	
Number of accounts closed the previous year	17	
Amount of expenses of the corporation during previous year		53 55
Amount of treasurer's bond		10,000 00

Date of examination by commissioner: July 20.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Continental Nat'l Bank, Boston	$1,000	$1,130 00	$1,185 00
Revere Nat'l Bank, Boston	1,500	1,600 00	1,785 00
Hamilton Nat'l Bank, Boston	1,000	1,250 00	1,220 00
Southbridge Nat'l B'k, Southbridge,	700	924 00	875 00
Monson Nat'l Bank, Monson	500	660 00	625 00
Webster Nat'l Bank, Boston	500	558 75	558 75
Market Nat'l Bank, Boston	500	523 75	523 75
	$5,700	$6,646 50	$6,772 50

WALTHAM SAVINGS BANK — WALTHAM.

Incorporated March 13, 1853. Number of corporators, 30.

HORATIO MOORE, *President.* *Treasurer*, F. M. STONE.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$1,138,716 26	Public funds	$220,975 00
Earnings, undivided	29,071 67	Bank stock	103,125 00
Guaranty fund	22,000 00	Loans on bank stock	5,700 00
		Railroad bonds	70,500 00
		Real estate by foreclosure	16,500 00
		Loans on real estate	641,052 00
		Loans on personal security	72,703 97
		Deposit in banks on interest,	47,000 00
		Cash on hand	12,231 96
	$1,189,787 93		$1,189,787 93

Loans on Bank Stock, amount on each: —

On 45 shares Pacific National Bank, Boston	$4,400 00
On 18 shares First National Bank, Yarmouth	1,300 00

Cash on Deposit in Banks: —

Waltham National Bank, Waltham	$37,000 00
Pacific National Bank, Boston	10,000 00
Amount of real estate held by foreclosure	$16,500 00
Assessed value of the same	16,000 00
Amount of income received from the same	825 00
Amount of municipal tax on real estate	208 00
Whole amount of interest or profits received or earned	$59,317 28
Rate and amount of each semi-annual dividend for previous year: 2 per cent	20,815 20
2 per cent	21,642 96

Times for the dividends fixed by the by-laws: second Wednesday of April and October.

The total amount of loans, with each specified rate of interest: $15,482.38, 3½ per cent; $110,000, 4 per cent; $80,078, 5 per cent; $523,895.59, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	222	
Aggregate amount of the same		245,555 05
Number of open accounts	4,060	
Number and amount of deposits received for previous year,	3,566	303,087 09
Number and amount of deposits of and exceeding $300 at any one time for the previous year	175	86,220 80
Number and amount of withdrawals	2,344	207,069 05
Number of accounts opened the previous year	827	
Number of accounts closed the previous year	467	
Amount of expenses of the corporation during previous year		2,950 00
Amount of treasurer's bond		20,000 00

Date of examination by commissioner: Dec. 10.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds	$45,000	$45,900 00	$44,975 00
Town bonds: —			
Town of Waltham	176,000	180,980 00	176,000 00
	$221,000	$226,880 00	$220,975 00

Bank Stock.

Revere Nat'l Bank, Boston	$3,800	$4,598 00	$3,800 00
Mount Vernon Nat'l Bank, Boston	5,000	5,400 00	5,000 00
Third Nat'l Bank, Boston	2,500	2,625 00	2,500 00
Boston Nat'l Bank, Boston	7,300	7,884 00	7,300 00
Hide and Leather Nat'l B'k, Boston,	3,000	3,420 00	3,000 00
Market Nat'l Bank, Boston	4,000	4,160 00	4,000 00
Nat'l Bank of Commerce, Boston	2,200	2,618 00	2,200 00
Traders' Nat'l Bank, Boston	6,000	6,060 00	6,000 00
Suffolk Nat'l Bank, Boston	5,300	6,360 00	5,300 00
North Nat'l Bank, Boston	7,700	9,933 00	7,700 00
Everett Nat'l Bank, Boston	4,600	4,968 00	4,600 00
Shawmut Nat'l Bank, Boston	5,000	5,950 00	5,000 00
Central Nat'l Bank, Boston	5,000	5,450 00	5,000 00
Continental Nat'l Bank, Boston	5,000	5,600 00	4,850 00
Metropolitan Nat'l Bank, Boston	2,000	2,200 00	2,000 00
Nat'l B'k of Commonwealth, Boston,	3,000	3,360 00	3,000 00
Eliot Nat'l Bank, Boston	1,500	1,680 00	1,500 00
Waltham Nat'l Bank, Waltham	30,375	38,475 00	30,375 00
	$103,275	$120,741 00	$103,125 00

Railroad Bonds.

Boston and Lowell Railroad	$30,500	$35,380 00	$30,500 00
Old Colony Railroad	10,000	11,900 00	10,000 00
Boston and Maine Railroad	5,000	5,615 00	5,000 00
Salem and Lowell Railroad	25,000	27,500 00	25,000 00
	$70,500	$80,395 00	$70,500 00

WARE SAVINGS BANK — WARE.

Incorporated 1850. Number of corporators, 45.

WILLIAM HYDE, *President.* *Treasurer*, OTIS LANE.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$1,737,769 71	Public funds	$477,000 00
Earnings, undivided	20,448 59	Bank stock	282,400 00
Guaranty fund	8,514 39	Loans on bank books	450 00
		Railroad bonds	238,000 00
		Real estate by foreclosure	1,600 00
		Loans on real estate	529,228 04
		Loans on personal security	107,552 38
		Loans to counties, cities, or towns	48,000 00
		Deposit in banks on interest,	65,000 00
		Expense account	1,026 54
		Deposit in Ware Nat'l Bank,	6,000 00
		Premium account	10,440 00
		Cash on hand	35 73
	$1,766,732 69		$1,766,732 69

Cash on Deposit in Banks: —

Ware National Bank, Ware	$6,000 00
Pacific National Bank, Boston	20,000 00
National Bank of the Commonwealth, Boston	25,000 00
Maverick National Bank, Boston	20,000 00
Amount of real estate held by foreclosure	$1,600 00
Assessed value of the same	1,600 00
Whole amount of interest or profits received or earned	$94,879 03
Rate and amount of each semi-annual dividend for previous year: 2½ per cent	39,208 01
2 per cent	32,344 80
Times for the dividends fixed by the by-laws: January and July.	
Average annual per cent of dividends for the term ending at time of and including last extra dividend: 4¾ per cent.	
The total amount of loans, with each specified rate of interest: $47,500, 5 per cent; $637,730.42, 6 per cent.	
Number of outstanding loans which are of an amount not exceeding $3,000 each: 216	
Aggregate amount of the same	228,850 93
Number of open accounts: 3,838	
Number and amount of deposits received for previous year: 2,472	267,106 70
Number and amount of deposits of and exceeding $300 at any one time for the previous year: 218	126,244 19
Number and amount of withdrawals: 1,592	218,999 21
Number of accounts opened the previous year: 687	
Number of accounts closed the previous year: 436	
Amount of expenses of the corporation during previous year	3,616 08
Amount of treasurer's bond	25,000 00
Date of examination by commissioner: Oct. 27.	

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s, currency	$100,000	$125,000 00	$100,000 00
" " 5s, gold	50,000	50,500 00	50,000 00
" " 4½s, "	200,000	220,000 00	200,000 00
City and town bonds: —			
City of Boston 4s	40,000	42,000 00	40,000 00
of Boston 6s	30,000	36,000 00	30,000 00
of Fall River 6s	20,000	23,000 00	20,000 00
of Springfield 6s	7,000	7,140 00	7,000 00
Town of Brockton 5s	30,000	33,000 00	30,000 00
	$477,000	$536,640 00	$477,000 00

Bank Stock.

Ware Nat'l Bank, Ware	$35,400	$42,480 00	$35,400 00
Monson Nat'l Bank, Monson	4,700	6,110 00	4,700 00
City Nat'l Bank, Worcester	5,000	5,500 00	5,000 00
Southbridge Nat'l B'k, Southbridge,	1,500	1,950 00	1,500 00
Easthampton Nat'l B'k, Easthampt'n,	15,000	18,000 00	15,000 00
Leicester Nat'l Bank, Leicester	2,100	2,310 00	2,100 00
Boston Nat'l Bank, Boston	20,000	21,700 00	20,000 00
Eliot Nat'l Bank, Boston	6,000	6,735 00	6,000 00
Nat'l B'k of North America, Boston,	12,100	13,400 00	12,100 00
Traders' Nat'l Bank, Boston	15,400	15,862 00	15,400 00
Second Nat'l Bank, Boston	15,000	22,350 00	15,000 00
Nat'l Bank of Redemption, Boston	10,000	13,200 00	10,000 00
North Nat'l Bank, Boston	10,000	12,900 00	10,000 00
Nat'l Bank of Commerce, Boston	7,500	8,850 00	7,500 00
Nat'l Bank of the Republic, Boston	15,000	18,750 00	15,000 00
Washington Nat'l Bank, Boston	3,000	4,050 00	3,000 00
First Nat'l Bank, Boston	10,000	19,900 00	10,000 00
Merchants' Nat'l Bank, Boston	10,000	14,000 00	10,000 00
Revere Nat'l Bank, Boston	15,000	18,150 00	15,000 00
Webster Nat'l Bank, Boston	20,000	21,200 00	20,000 00
State Nat'l Bank, Boston	14,000	17,200 00	14,000 00
Continental Nat'l Bank, Boston	10,000	11,300 00	10,000 00
Union Nat'l Bank, Boston	2,600	2,770 00	2,600 00
Atlantic Nat'l Bank, Boston	1,000	1,500 00	1,000 00
Atlas Nat'l Bank, Boston	10,000	12,400 00	10,000 00
Globe Nat'l Bank, Boston	5,000	5,500 00	5,000 00
Tremont Nat'l Bank, Boston	7,100	8,520 00	7,100 00
	$282,400	$346,587 00	$282,400 00

Railroad Bonds.

Boston and Albany Railroad 6s	$50,000	$56,000 00	$50,000 00
Boston and Albany Railroad 7s	60,000	74,400 00	60,000 00
Boston and Maine Railroad 7s	75,000	93,000 00	75,000 00
Eastern Railroad 4½s	53,000	53,000 00	53,000 00
	$238,000	$276,400 00	$238,000 00

WAREHAM SAVINGS BANK — WAREHAM.

Incorporated 1847. Number of corporators, 25.

GERARD C. TOBEY, *President.* *Treasurer,* THOMAS R. MILES.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$476,346 10	Bank stock	$176,683 56
Earnings, undivided	5,705 43	Real estate by foreclosure	173,647 62
Guaranty fund	4,575 00	Loans on real estate	109,316 91
		Loans on personal security	19,764 16
		Expense account	926 68
		Municipal tax on real estate,	2,439 44
		Cash on hand	3,848 16
	$486,626 53		$486,626 53

Cash on Deposit in Bank: —

Wareham National Bank, Wareham $3,848 16

Amount of real estate held by foreclosure $173,647 62
Assessed value of the same 139,100 00
Amount of income received from the same 8,950 00
Amount of municipal tax on real estate 2,439 44

Whole amount of interest or profits received or earned . . . $24,263 79
Rate and amount of each semi-annual dividend for previous year . . . . . 2 per cent . 8,968 67
2 per cent . 9,092 84
Times for the dividends fixed by the by-laws: January and July.
The total amount of loans, with each specified rate of interest: $18,000, 5 per cent; $76,206.07, 6 per cent; $25,150, 7 per cent; $475, 7½ per cent; $9,250, 8 per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each 47
Aggregate amount of the same 39,306 21
Amount of investments from which no income is received . . 27,478 49
Number of open accounts 1,409
Number and amount of deposits received for previous year . 446 47,745 21
Number and amount of deposits of and exceeding $300 at any one time for the previous year 47 21,390 74
Number and amount of withdrawals 552 47,359 93
Number of accounts opened the previous year 156
Number of accounts closed the previous year 103
Amount of expenses of the corporation during previous year . . 1,248 63
Amount of treasurer's bond 5,000 00
Date of examination by commissioner: June 26.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Eagle Nat'l Bank, Boston	$10,000	$11,300 00	$10,591 50
Webster Nat'l Bank, Boston	10,000	10,800 00	10,541 25
Nat'l B'k of North America, Boston,	7,500	8,475 00	6,692 50
City Nat'l Bank, Boston	5,000	5,900 00	5,000 00
Nat'l Bank of Commerce, Boston	5,000	5,950 00	6,749 75
Revere Nat'l Bank, Boston	4,500	5,445 00	4,973 00
Exchange Nat'l Bank, Boston	700	987 00	700 00
Nat'l Bank of the Republic, Boston,	3,000	3,810 00	3,000 00
First Nat'l Bank, Boston	2,000	3,980 00	2,000 00
Second Nat'l Bank, Boston	7,400	11,174 00	7,246 25
Shoe and Leather Nat'l B'k, Boston,	6,600	7,458 00	6,600 00
Blackstone Nat'l Bank, Boston	10,000	10,900 00	12,990 26
Atlas Nat'l Bank, Boston	10,000	12,400 00	11,328 25
Atlantic Nat'l Bank, Boston	4,100	6,100 00	4,477 75
Shawmut Nat'l Bank, Boston	10,000	12,000 00	10,000 00
Merchants' Nat'l Bank, Boston	10,000	14,000 00	10,478 33
Suffolk Nat'l Bank, Boston	10,000	12,000 00	11,624 38
Boylston Nat'l Bank, Boston	13,100	14,672 00	11,232 26
Eleventh Ward Nat'l Bank, Boston,	5,300	300 00	8,177 08
Andover Nat'l Bank, Andover	500	600 00	500 00
Falmouth Nat'l Bank, Falmouth	5,000	6,000 00	5,194 50
Merchants' Nat'l B'k, New Bedford,	2,500	3,850 00	2,500 00
Wareham Nat'l Bank, Wareham	24,000	30,000 00	24,086 50
	$166,200	$198,101 00	$176,683 56

WARREN FIVE CENTS SAVINGS BANK — PEABODY.

Incorporated April 28, 1854. Number of corporators, 56.

RUFUS H. BROWN, *President.* *Treasurer*, ALBERT H. MERRILL.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$1,272,723 47	Public funds	$70,000 00
Earnings, undivided	52,922 03	Bank stock	159,489 62
Guaranty fund	13,000 00	Loans on bank stock	1,365 54
		Railroad bonds	19,750 00
		Real estate by foreclosure	102,085 52
		Loans on real estate	477,333 75
		Loans on personal security	51,652 46
		Loans to counties, cities, or towns	392,167 36
		Deposit in banks on interest,	45,000 00
		Expense account	774 27
		Cash on hand	19,026 98
	$1,338,645 50		$1,338,645 50

Loans on Bank Stock, amount on each: —

On 7 shares Naumkeag National Bank, Salem, and 6 shares Mercantile National Bank, Salem $1,365 54

Cash on Deposit in Banks: —

Pacific National Bank, Boston $20,000 00

Maverick National Bank, Boston 25,000 00

Amount of real estate held by foreclosure $102,085 52

Assessed value of the same 84,675 00

Amount of income received from the same 5,790 57

Amount of municipal tax on real estate 1,439 07

Whole amount of interest or profits received or earned . . . $77,044 28

Rate and amount of each semi-annual dividend for previous year . . . . . 2 per cent . 24,093 23

2 per cent . 24,088 21

Times for the dividends fixed by the by-laws: third Wednesday of May and November.

The total amount of loans, with each specified rate of interest: $18,738.64, 4 per cent; $5,309.95, 4¼ per cent; $9,500, 4½ per cent; $122.860, 6 per cent; $189,274.67, 6½ per cent; $88,544.20, 7 per cent; $5,543.75, 7 3/10 per cent; $79,815, 7½ per cent; $9,400, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each 168

Aggregate amount of the same 237,334 26

Amount of investments from which no income is received . . 3,970 73

Number of open accounts 3,580

Number and amount of deposits received for previous year, 2,185 163,133 71

Number and amount of deposits of and exceeding $300 at any one time for the previous year 143 77,943 18

Number and amount of withdrawals	1,592	$170,064 42
Number of accounts opened the previous year	514	
Number of accounts closed the previous year	340	
Amount of expenses of the corporation during previous year		2,837 88
Amount of treasurer's bond		20,000 00

Date of examination by commissioner: June 7.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s, currency	$40,000	$50,000 00	$40,000 00
" " 4½s, registered	15,000	16,575 00	15,000 00
" " 4½s, coupon	12,000	13,260 00	12,000 00
State bonds:—			
State of Massachusetts 5s	3,000	3,090 00	3,000 00
	$70,000	$82,925 00	$70,000 00

Bank Stock.

Warren Nat'l Bank, Peabody	$2,900	$4,103 50	$2,900 00
Howard Nat'l Bank, Boston	4,700	5,463 75	4,689 00
Exchange Nat'l Bank, Boston	8,000	11,200 00	8,000 00
Webster Nat'l Bank, Boston	4,000	4,280 00	4,000 00
Atlantic Nat'l Bank, Boston	4,500	6,750 00	4,500 00
Suffolk Nat'l Bank, Boston	2,500	2,993 75	2,500 00
Shoe and Leather Nat'l B'k, Boston,	5,100	5,712 00	5,100 00
Hide and Leather Nat'l B'k, Boston,	10,000	11,600 00	9,950 00
Exchange Nat'l Bank, Salem	900	1,008 00	900 00
Asiatic Nat'l Bank, Salem	2,250	3,206 25	2,250 00
Grand Nat'l Bank, Marblehead	4,800	5,184 00	4,595 00
Atlas Nat'l Bank, Boston	16,500	24,750 00	16,500 00
Revere Nat'l Bank, Boston	4,800	5,808 00	4,800 00
Eliot Nat'l Bank, Boston	9,500	10,663 75	9,500 00
Blackstone Nat'l Bank, Boston	10,000	10,737 50	10,000 00
Washington Nat'l Bank, Boston	500	675 00	500 00
Tremont Nat'l Bank, Boston	10,100	12,044 25	10,100 00
Faneuil Hall Nat'l Bank, Boston	6,000	7,470 00	6,000 00
Hamilton Nat'l Bank, Boston	2,300	2,783 00	2,300 00
Shawmut Nat'l Bank, Boston	5,200	6,188 00	5,200 00
South Danvers Nat'l Bank, Peabody,	1,000	1,430 00	1,000 00
Manufacturers' Nat'l Bank, Boston	10,000	10,375 00	9,909 37
Merchandise Nat'l Bank, Boston	4,500	4,837 50	4,500 00
Nat'l B'k of North America, Boston,	6,000	6,600 00	6,000 00
City Nat'l Bank, Boston	1,000	1,177 50	1,000 00
Market Nat'l Bank, Boston	8,100	8,424 00	8,100 00
Mount Vernon Nat'l Bank, Boston	2,200	2,376 00	2,200 00
New England Nat'l Bank, Boston	2,500	3,550 00	2,500 00
Continental Nat'l Bank, Boston	2,500	2,825 00	2,500 00
Traders' Nat'l Bank, Boston	2,500	2,581 25	2,500 00
Nat'l B'k of Commonwealth, Boston,	2,500	2,806 25	2,496 25
Globe Nat'l Bank, Boston	2,500	2,750 00	2,500 00
	$159,850	$192,353 25	$159,489 62

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston and Maine Railroad . .	$5,000	$6,200 00	$5,000 00
Old Colony Railroad . . .	10,000	11,500 00	10,000 00
Eastern Railroad 4½s . . .	5,000	5,000 00	4,750 00
	$20,000	$22,700 00	$19,750 00

WARREN INSTITUTION FOR SAVINGS — BOSTON.

Incorporated 1829. Number of corporators, 115.

JAMES ADAMS, *President.* *Treasurer*, GEORGE F. TUFTS.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$4,033,962 42	Public funds	$641,000 00
Earnings, undivided	138,464 73	Loans on public funds	8,000 00
Guaranty fund	60,500 00	Bank stock	185,000 00
		Loans on bank stock	9,550 00
		Railroad bonds	200,000 00
		Real estate	50,000 00
		Real estate by foreclosure	202,000 00
		Loans on real estate	1,780,106 70
		Loans on personal security	1,030,000 00
		Deposit in banks on interest,	109,285 61
		Expense account	6,866 01
		Cash on hand	11,118 83
	$4,232,927 15		$4,232,927 15

Loans on Public Funds, amount on each: —

On $8,000 city of Newton 5s	$8,000 00

Loans on Bank Stock, amount on each: —

On 50 shares Maverick National Bank, Boston	$5,500 00
On 14 shares Bunker Hill National Bank, Boston	1,000 00
On 8 shares Bunker Hill National Bank, Boston	700 00
On 8 shares Lechmere National Bank, East Cambridge	200 00
On 10 shares Monument National Bank, Boston	150 00
On 24 shares Blackstone National Bank, Boston	1,000 00
On 12 shares Shawmut National Bank, Boston	1,000 00

Cash on Deposit in Bank: —

Bunker Hill National Bank, Boston	$109,285 61

Invested in real estate (for banking purposes)	$50,000 00
Assessed value of the same	52,800 00
Amount of real estate held by foreclosure	202,000 00
Assessed value of the same	241,845 00
Amount of income received from the same	16,226 00
Amount of municipal tax on real estate	3,840 74

Whole amount of interest or profits received or earned		$220,372 40
Rate and amount of each semi-annual dividend for previous year	2 per cent	72,672 77
	2 per cent	76,940 87

Times for the dividends fixed by the by-laws: third Wednesday of April and October.

The total amount of loans, with each specified rate of interest: $25,000, 3½ per cent; $647,500, 4 per cent; $50,000, 4¼ per cent; $195,000, 4½ per cent; $120.500, 5 per cent; $40,000, 5½ per cent; $693,275, 6 per cent; $462,495, 6½ per cent; $453.770, 7 per cent; $30,000, 7 3/10 per cent; $96,116.70, 7½ per cent; $14,000, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	462	
Aggregate amount of the same		$743,736 70
Amount of investments from which no income is received		14,200 00
Number of open accounts	11,297	
Number and amount of deposits received for previous year,	8,223	673,745 00
Number and amount of deposits of and exceeding $300 at any one time for the previous year	574	317,403 00
Number and amount of withdrawals	5,156	437,139 03
Number of accounts opened the previous year	1,576	
Number of accounts closed the previous year	659	
Amount of expenses of the corporation during previous year		9,127 28
Amount of treasurer's bond		20,000 00

Date of examination by commissioner: Dec. 9.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s	$300,000	$333,000 00	$300,000 00
" " 4s	250,000	275,000 00	250,000 00
City and town bonds:—			
Town of Everett	5,000	6,750 00	5,000 00
City of Charlestown 6s	40,000	48,000 00	40,000 00
of Somerville 6s	46,000	50,600 00	46,000 00
	$641,000	$713,350 00	$641,000 00

Bank Stock.

Bunker Hill Nat'l Bank, Boston	$20,000	$32,100 00	$20,000 00
City Nat'l Bank, Boston	2,000	2,350 00	2,000 00
Eagle Nat'l Bank, Boston	7,500	8,643 75	7,500 00
Shoe and Leather Nat'l B'k, Boston,	5,000	5,650 00	5,000 00
Hide and Leather Nat'l B'k, Boston,	15,000	17,400 00	15,000 00
Massachusetts Nat'l Bank, Boston	5,500	6,517 50	5,500 00
Naumkeag Nat'l Bank, Salem	4,200	6,300 00	4,200 00
Traders' Nat'l Bank, Boston	10,000	10,312 50	10,000 00
Third Nat'l Bank, Boston	5,000	5,287 50	5,000 00
New England Nat'l Bank, Boston	11,600	16,472 00	11,600 00
Union Nat'l Bank, Boston	20,000	29,050 00	20,000 00
Everett Nat'l Bank, Boston	6,000	6,630 00	6,000 00
Merchandise Nat'l Bank, Boston	5,000	5,375 00	5,000 00
Webster Nat'l Bank, Boston	10,000	10,737 50	10,000 00
Eliot Nat'l Bank, Boston	15,800	17,735 50	15,800 00
State Nat'l Bank, Boston	8,100	9,901 75	8,100 00
Atlas Nat'l Bank, Boston	5,000	6,287 50	5,000 00
Tremont Nat'l Bank, Boston	10,800	12,852 00	12,300 00
Howard Nat'l Bank, Boston	10,000	11,625 00	11,000 00
Second Nat'l Bank, Boston	4,300	6,407 00	6,000 00
	$180,800	$227,634 50	$185,000 00

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston and Albany Railroad 6s .	$50,000	$57,500 00	$50,000 00
Old Colony Railroad 7s . . .	50,000	59,875 00	50,000 00
Old Colony Railroad 6s . . .	50,000	56,500 00	50,000 00
Worcester and Nashua Railroad 5s .	50,000	50,000 00	50,000 00
	$200,000	$223,875 00	$200,000 00

WATERTOWN SAVINGS BANK — WATERTOWN.

Incorporated 1870. Number of corporators, 18.

CHARLES J. BARRY, *President.* *Treasurer*, TILDEN G. ABBOTT.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$194,141 61	Public funds	$34,515 00
Earnings, undivided	1,034 99	Bank stock	23,469 75
Guaranty fund	1,750 00	Loans on bank stock	1,200 00
		Railroad bonds	2,604 00
		Loans on real estate	100,425 00
		Loans to counties, cities, or towns	6,293 00
		Deposit in banks on interest,	27,800 00
		Safe, furniture, etc.	500 00
		Cash on hand	119 85
	$196,926 60		$196,926 60

Loans on Bank Stock, amount on each:—

On 15 shares Union Market National Bank, Watertown . . . $1,200 00

Cash on Deposit in Bank:—

Union Market National Bank, Watertown $27,800 00

Whole amount of interest or profits received or earned . . . $10,949 61

Rate and amount of each semi-annual dividend for previous year . . . . . { 2½ per cent . } 3,688 99 / { 2¾ per cent . } 3,834 10

Times for the dividends fixed by the by-laws: April and October.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: 5 per cent.

The total amount of loans, with each specified rate of interest: $16,293, 5 per cent; $34,000, 6 per cent; $74,725, 7 per cent; $16,800, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each 57

Aggregate amount of the same $64,125 00

Number of open accounts 745

Number and amount of deposits received for previous year . 872 72,524 22

Number and amount of deposits of and exceeding $300 at any one time for the previous year 63 36,865 82

Number and amount of withdrawals 351 35,785 05

Number of accounts opened the previous year 200

Number of accounts closed the previous year 85

Amount of expenses of the corporation during previous year . . 915 67

Amount of treasurer's bond 5,000 00

Date of examination by commissioner: June 3.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 5s, 1881	$5,000	$5,093 75	$5,156 25
City and town bonds: —			
City of Auburn, Me., 6s	1,000	1,010 00	1,045 00
of Lewiston, Me., 6s	1,000	1,100 00	1,060 00
of Bangor, Me., 6s, municipal	2,000	2,200 00	2,140 00
of Newburyport 6s	1,000	1,090 00	1,050 00
of Charlestown 6s	3,000	3,420 00	3,390 00
of Fitchburg 6s	1,000	1,150 00	1,125 00
of Newton 6s	1,000	1,210 00	1,195 00
of Cambridge 6s	6,000	7,260 00	7,155 00
of Boston 6s	1,000	1,230 00	1,190 00
Town of Arlington 6s	4,000	4,600 00	4,280 00
of Watertown 5s	5,000	5,200 00	5,100 00
of Brookline 7s	500	640 00	628 75
	$31,500	$35,203 75	$34,515 00

Bank Stock.

Nat'l B'k of Commonwealth, Boston,	$2,000	$2,245 00	$2,000 00
Blackstone Nat'l Bank, Boston	2,500	2,684 37	2,745 00
Metropolitan Nat'l Bank, Boston	800	884 00	800 00
Market Nat'l Bank, Boston	1,000	1,040 00	1,072 50
Exchange Nat'l Bank, Boston	1,000	1,401 25	1,375 00
Continental Nat'l Bank, Boston	2,000	2,265 00	2,100 00
Webster Nat'l Bank, Boston	1,900	2,028 25	2,014 00
Nat'l B'k of North America, Boston,	2,000	2,215 00	2,155 00
Third Nat'l Bank, Boston	2,000	2,115 00	2,021 25
Boston Nat'l Bank, Boston	2,500	2,712 50	2,800 00
Central Nat'l Bank, Boston	2,000	2,182 50	2,105 00
Traders' Nat'l Bank, Boston	300	309 37	306 00
Union Market Nat'l B'k, Watertown	1,900	2,090 00	1,976 00
	$21,900	$24,172 24	$23,469 75

Railroad Bonds.

Boston and Maine Railroad 7s	$2,000	$2,470 00	$2,200 00
Vermont and Massachusetts R.R. 6s,	400	416 00	404 00
	$2,400	$2,886 00	$2,604 00

WEBSTER FIVE CENTS SAVINGS BANK — WEBSTER.

Incorporated 1868. Number of corporators, 57.

F. D. Brown, *President.* *Treasurer*, Edwin May.

Statement.

Liabilities.		Assets.	
Deposits	$341,368 17	Public funds	$17,765 00
Earnings, undivided	5,806 53	Bank stock	75,957 50
Guaranty fund	2,803 49	Railroad bonds	17,987 50
		Real estate by foreclosure	4,400 00
		Loans on real estate	193,390 00
		Loans on personal security	11,772 00
		Loans to counties, cities, or towns	8,000 00
		Deposit in banks on interest,	19,902 03
		Expense account	388 24
		Cash on hand	415 92
	$349,978 19		$349,978 19

Cash on Deposit in Bank: —

First National Bank, Webster	$19,902 03
Amount of real estate held by foreclosure	$4,400 00
Assessed value of the same	3,000 00
Amount of income received from the same	209 80
Amount of municipal tax on real estate	42 56
Whole amount of interest or profits received or earned	$18,549 78
Rate and amount of each semi-annual dividend for previous year: 2 per cent	5,530 72
2 per cent	5,934 53
Times for the dividends fixed by the by-laws: Jan. 1 and July 1.	
The total amount of loans, with each specified rate of interest: $43,500, 6 per cent; $161,390, 6½ per cent; $8,272, 7 per cent.	
Number of outstanding loans which are of an amount not exceeding $3,000 each: 184	
Aggregate amount of the same	165,662 00
Number of open accounts: 1,846	
Number and amount of deposits received for previous year, 1,549	98,007 68
Number and amount of deposits of and exceeding $500 at any one time for the previous year: 64	30,660 72
Number and amount of withdrawals: 767	63,476 85
Number of accounts opened the previous year: 297	
Number of accounts closed the previous year: 199	
Amount of expenses of the corporation during previous year	1,100 00
Amount of treasurer's bond	20,000 00

Date of examination by commissioner: May 5.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds	$8,000	$8,140 00	$8,480 00
" " "	4,000	4,395 00	3,960 00
City bonds:—			
City of Pawtucket, R.I., water	5,000	5,325 00	5,325 00
	$17,000	$17,860 00	$17,765 00

Bank Stock.

Quinsigamond Nat'l B'k, Worcester,	$6,100	$7,015 00	$7,903 50
Worcester Nat'l Bank, Worcester	8,000	10,000 00	11,185 50
Mechanics' Nat'l Bank, Worcester	700	875 00	1,001 25
First Nat'l Bank, Worcester	1,200	1,680 00	1,740 25
City Nat'l Bank, Worcester	2,000	2,200 00	2,520 00
Southbridge Nat'l B'k, Southbridge,	500	650 00	625 00
Oxford Nat'l Bank, Oxford	2,000	2,640 00	2,540 00
Grafton Nat'l Bank, Grafton	1,000	1,060 00	1,000 00
First Nat'l Bank, Webster	5,400	5,670 00	5,446 00
First Nat'l Bank, Barre	2,300	2,806 00	2,760 00
Revere Nat'l Bank, Boston	3,600	4,140 00	4,431 00
Boylston Nat'l Bank, Boston	1,900	2,280 00	2,277 50
Shoe and Leather Nat'l B'k, Boston,	7,400	8,380 50	8,323 50
State Nat'l Bank, Boston	1,000	1,165 00	1,107 50
Merchants' Nat'l Bank, Boston	1,000	1,411 25	1,322 50
Webster Nat'l Bank, Boston	6,400	6,880 00	6,720 00
Blackstone Nat'l Bank, Boston	4,800	5,184 00	5,325 75
Atlas Nat'l Bank, Boston	3,400	4,182 00	4,245 00
Hide and Leather Nat'l B'k, Boston,	400	442 00	456 00
Old Boston Nat'l Bank, Boston	2,500	3,050 00	3,070 00
Eliot Nat'l Bank, Boston	1,000	1,160 00	1,155 00
Eagle Nat'l Bank, Boston	500	570 00	566 25
City Nat'l Bank, Boston	200	238 00	236 00
	$63,300	$73,678 75	$75,957 50

Railroad Bonds.

Boston and Albany Railroad	$5,000	$6,250 00	$6.050 00
Old Colony Railroad	10,000	11,975 00	11,937 50
	$15,000	$18,225 00	$17,987 50

WELLFLEET SAVINGS BANK — WELLFLEET.

Incorporated 1863. Number of corporators, 61.

RICHARD R. FREEMAN, *President.* *Treasurer*, THOMAS KEMP.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$309,398 77	Bank stock	$228,867 78
Earnings, undivided	11,131 21	Real estate	4,002 84
Guaranty fund	7,416 65	Real estate by foreclosure	4,800 00
Bills payable	2,991 09	Loans on real estate	83,450 50
		Loans on personal security	5,657 00
		Loans to counties, cities, or towns	3,500 00
		Deposit in banks on interest,	43 75
		Expense account	215 92
		Cash on hand	399 93
	$330,937 72		$330,937 72

Cash on Deposit in Bank: —

Blackstone National Bank, Boston	$43 75
Invested in real estate (for banking purposes)	$4,002 84
Estimated value of the same	4,000 00
Amount of real estate held by foreclosure	4,800 00
Assessed value of the same	5,200 00
Amount of income received from the same	85 60
Amount of municipal tax on real estate	114 93
Whole amount of interest or profits received or earned	$20,886 43
Rate and amount of each semi-annual dividend for previous year (July, 2 per cent)	6,218 29

Times for the dividends fixed by the by-laws: January and July.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: $5\frac{3}{4}$ per cent.

The total amount of loans, with each specified rate of interest: $8,000, 5 per cent; $67,180.50, 6 per cent; $13,427, 7 per cent; $4,000, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	39	
Aggregate amount of the same		36,782 50
Amount of investments from which no income is received		500 00
Number of open accounts	1,022	
Number and amount of deposits received for previous year	139	19,139 48
Number and amount of deposits of and exceeding $300 at any one time for the previous year	21	8,743 94
Number and amount of withdrawals	486	49,088 53
Number of accounts opened the previous year	33	
Number of accounts closed the previous year	144	
Amount of expenses of the corporation during previous year		1,185 23
Amount of treasurer's bond		20,000 00

Date of examination by commissioner: Aug. 13.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Shawmut Nat'l Bank, Boston	$9,000	$9,000 00	$10,687 50
Webster Nat'l Bank, Boston	3,500	3,765 75	3,735 75
Manufacturers' Nat'l Bank, Boston	6,100	6,939 00	6,328 75
Eagle Nat'l Bank, Boston	11,700	11,700 00	13,368 25
Blackstone Nat'l Bank, Boston	10,000	10,000 00	10,737 50
Atlas Nat'l Bank, Boston	13,500	13,500 00	16,740 00
Boylston Nat'l Bank, Boston	3,600	4,644 00	4,059 00
Faneuil Hall Nat'l Bank, Boston	4,000	4,933 00	4,980 00
Shoe and Leather Nat'l B'k, Boston,	800	960 00	898 00
Second Nat'l Bank, Boston	2,200	3,195 50	3,278 00
Boston Nat'l Bank, Boston	1,000	1,180 00	1,085 00
Howard Nat'l Bank, Boston	1,500	1,728 75	1,743 75
Traders' Nat'l Bank, Boston	1,100	1,265 00	1,134 32
Third Nat'l Bank, Boston	10,000	11,501 92	10,575 00
State Nat'l Bank, Boston	10,100	11,033 25	12,195 75
Old Boston Nat'l Bank, Boston	3,000	3,675 00	3,050 00
Suffolk Nat'l Bank, Boston	3,000	3,612 50	3,592 50
Globe Nat'l Bank, Boston	4,200	5,469 25	4,625 04
New England Nat'l Bank, Boston	2,500	4,318 75	3,550 00
Tremont Nat'l Bank, Boston	10,000	12,923 25	12,050 00
Mount Vernon Nat'l Bank, Boston	2,000	2,540 00	2,160 00
Continental Nat'l Bank, Boston	14,500	14,500 00	16,421 25
North Nat'l Bank, Boston	3,500	4,210 62½	4,515 00
Eliot Nat'l Bank, Boston	15,600	15,600 00	17,511 00
Freeman's Nat'l Bank, Boston	8,500	10,126 50	10,051 25
Central Nat'l Bank, Boston	7,500	7,608 75	8,184 00
Hide and Leather Nat'l B'k, Boston,	10,000	12,214 51	11,475 00
Union Nat'l Bank, Boston	2,300	2,773 25	3,340 15
Hamilton Nat'l Bank, Boston	8,600	10.222 65	10,406 00
Revere Nat'l Bank, Boston	1,800	1,998 00	2,178 00
Nat'l Bank of the Republic, Boston	13,700	14,579 37½	17,227 75
Nat'l Bank of Commerce, Boston	3,000	4,618 10	3,555 00
First Nat'l Bank, Provincetown	2,400	2,531 50	3,360 00
	$204,200	$228,867 78	$238,798 56

WESTBOROUGH SAVINGS BANK — WESTBOROUGH.

Incorporated Feb. 9, 1869. Number of corporators, 79.

CYRUS FAY, *President.* *Treasurer*, GEORGE O. BRIGHAM.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$407,497 08	Public funds	$12,500 00
Earnings, undivided	3,604 89	Bank stock	49,150 00
Guaranty fund	3,910 00	Railroad bonds	3,000 00
Suspense account	488 59	Real estate by foreclosure	9,147 37
		Loans on real estate	246,920 52
		Loans on personal security	48,758 90
		Loans to counties, cities, or towns	17,000 00
		Deposit in banks on interest,	25,000 00
		Expense account	210 65
		Cash on hand	3,813 12
	$415,500 56		$415,500 56

Cash on Deposit in Bank:—

National Bank of the Commonwealth, Boston $25,000 00

Amount of real estate held by foreclosure $9,147 37
Assessed value of the same 7,888 00
Amount of income received from the same 312 00
Amount of municipal tax on real estate 97 83

Whole amount of interest or profits received or earned . . . $21,711 18
Rate and amount of each semi-annual dividend for previous year . . . . . { 2½ per cent . 8,468 68; 2 per cent . 7,207 72
Times for the dividends fixed by the by-laws: February and August.
The total amount of loans, with each specified rate of interest: $33,500, 6 per cent; $262,179.42, 6½ per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each 191
Aggregate amount of the same 210,079 42
Amount of investments from which no income is received . . 5,067 82
Number of open accounts 1,378
Number and amount of deposits received for previous year, 1,222 118,185 05
Number and amount of deposits of and exceeding $300 at any one time for the previous year 149 78.896 41
Number and amount of withdrawals 745 68,359 94
Number of accounts opened the previous year 351
Number of accounts closed the previous year 185
Amount of expenses of the corporation during previous year . . 986 49
Amount of treasurer's bond 20,000 00
Date of examination by commissioner: May 17.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds: —			
Town of Westborough, water	$10,000	$10,800 00	$10,000 00
City of Rockland, Me.	2,500	2,500 00	2,500 00
	$12,500	$13,300 00	$12,500 00

Bank Stock.

Traders' Nat'l Bank, Boston	$5,500	$5,665 00	$5,500 00
Tremont Nat'l Bank, Boston	3,600	4,293 00	3,600 00
Globe Nat'l Bank, Boston	1,600	1,756 00	1,600 00
Nat'l Bank of Commerce, Boston	800	946 00	800 00
Nat'l Bank of Redemption, Boston	2,000	2,655 00	2,000 00
Everett Nat'l Bank, Boston	3,000	3,315 00	3,000 00
Merchants' Nat'l Bank, Boston	4,200	5,880 00	4,200 00
New England Nat'l Bank, Boston	600	870 00	600 00
Hide and Leather Nat'l B'k, Boston,	1,900	2,204 00	1,900 00
Nat'l Bank of the Republic, Boston,	1,000	1,250 00	1,000 00
First Nat'l Bank, Westborough	16,400	17,712 00	16,400 00
Millbury Nat'l Bank, Millbury	2,000	2,300 00	2,200 00
Grafton Nat'l Bank, Grafton	500	550 00	500 00
Marlborough Nat'l B'k, Marlborough,	3,000	3,750 00	3,450 00
Northborough N'l B'k, Northborough,	2,000	2,200 00	2,400 00
	$48,100	$55,346 00	$49,150 00

Railroad Bonds.

Boston, Clinton, and Fitchburg R.R.	$2,000	$2,140 00	$2,000 00
Fitchburg Railroad	1,000	1,100 00	1,000 00
	$3,000	$3,240 00	$3,000 00

WESTFIELD SAVINGS BANK — WESTFIELD.

Incorporated 1853. Number of corporators, 53.

SAMUEL FOWLER, *President.* *Treasurer*, V. W. CROWSON.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$727,185 47	Public funds	$113,000 00
Earnings, undivided	23,919 19	Bank stock	53,600 00
Guaranty fund	7,056 04	Loans on bank stock	5,016 67
Other liabilities	535 60	Special loans to secure loans already made	465 90
		Real estate by foreclosure	24,760 66
		Taxes and expenses on same,	564 00
		Loans on real estate	397,531 59
		Loans on personal security	49,759 70
		Loans to counties, cities, or towns	56,000 00
		Deposit in banks on interest,	29,050 59
		Expense account	664 63
		Suspense account	3,552 73
		Deferred premium account	8,450 65
		Deferred profit and loss acc't,	15,245 25
		Cash on hand	1,033 93
	$758,696 30		$758,696 30

Loans on Bank Stock, amount on each:—

On 59 shares First National Bank, Westfield	$4,716 67
On 5 shares Hampden National Bank, Westfield	300 00

Cash on Deposit in Bank:—

First National Bank, Westfield	$29,050 59

Amount of real estate held by foreclosure	$24,760 66
Assessed value of the same	24,400 00
Amount of income received from the same	1,175 46
Amount of municipal tax on real estate	416 50

Whole amount of interest or profits received or earned		$37,891 47
Rate and amount of each semi-annual dividend for previous year	2 per cent	13,903 32
	2 per cent	14,022 32

Times for the dividends fixed by the by-laws: Jan. 10 and July 10.

The total amount of loans, with each specified rate of interest: $29,050.59, 2½ per cent; $56,000, 5 per cent; $452,773.86, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	207	
Aggregate amount of the same		224,761 37
Number of open accounts	2,463	
Number and amount of deposits received for previous year,	6,078	161,699 84
Number and amount of deposits of and exceeding $300 at any one time for the previous year	119	66,422 79
Number and amount of withdrawals	1,296	141,019 62

Number of accounts opened the previous year	421	
Number of accounts closed the previous year	289	
Amount of expenses of the corporation during previous year		$1,432 09
Amount of treasurer's bond		10,000 00

Date of examination by commissioner: June 22.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 5s, 1881	$12,500	$12,750 00	$12,675 80
" " 6s, currency	40,000	52,800 00	47,977 87
" " 4½s	20,000	22,125 00	20,931 25
" " 4s	37,000	40,516 25	37,588 63
" " 6s, 1881	3,500	3,675 00	3,500 00
	$113,000	$131,866 25	$122,673 55

Bank Stock.

First Nat'l Bank, Westfield	$42,200	$57,814 00	$56,973 00
Hampden Nat'l Bank, Westfield	200	290 00	240 00
Hampshire Co. N'l B'k, Northampt'n,	3,000	3,480 00	3,000 00
Agawam Nat'l Bank, Springfield	3,200	3,680 00	3,672 00
City Nat'l Bank, Springfield	5,000	5,500 00	5,000 00
	$53,600	$70,764 00	$68,885 00

WEYMOUTH SAVINGS BANK — WEYMOUTH.

Incorporated 1833. Number of corporators, 75.

EBEN DENTON, *President.* *Treasurer*, CHARLES T. CRANE.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$668,345 39	Public funds	$55,894 86
Earnings, undivided	47,676 41	Bank stock	68,400 00
Guaranty fund	9,719 00	Real estate by foreclosure	181,966 00
		Loans on real estate	291,345 00
		Loans on personal security	67,220 00
		Loans to counties, cities, or towns	10,000 00
		Deposit in banks on interest,	25,099 65
		Suspense account*	25,700 00
		Cash on hand	115 29
	$725,740 80		$725,740 80

Cash on Deposit in Bank:—

Union National Bank, Weymouth $25,099 65

Amount of real estate held by foreclosure $181,966 00
Assessed value of the same 135,890 00
Amount of income received from the same 7,915 77
Amount of municipal tax on real estate 2,059 21

Whole amount of interest or profits received or earned . . . $42,611 64
Times for the dividends fixed by the by-laws: January and July.
Average annual per cent of dividends for the term ending at time of and including last extra dividend: 7½ per cent.
The total amount of loans, with each specified rate of interest: $30,000, 4 per cent; $10,000, 4½ per cent; $4,000, 5 per cent; $35,400, 6 per cent; $90,704, 6½ per cent; $54,788, 7 per cent; $8,695, 7 3/10 per cent; $80,034, 7½ per cent; $54,944, 8 per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each 216
Aggregate amount of the same 199,209 00
Amount of investments from which no income is received . . 62,574 00
Number of open accounts 2,235
Number and amount of withdrawals 1,629 89,691 55
Number of accounts closed the previous year 38
Amount of expenses of the corporation during previous year . . 3,195 98
Amount of treasurer's bond 25,000 00
Date of examination by commissioner: April 14.

* This amount is made up of indebtedness in suspense, but from which there is a possibility that something may be realized.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 1881	$10,000	$10,475 00	$10,000 00
" " 4s	30,000	32,812 00	29,769 86
Town bonds: —			
Town of Brookline 5s	10,000	11,000 00	10,800 00
of Pawtucket, R.I., 5s	5,000	5,325 00	5,325 00
	$55,000	$59,612 00	$55,894 86

Bank Stock.

Union Nat'l Bank, Weymouth	$36,400	$38,548 00	$36,400 00
Hide and Leather Nat'l Bank, Boston,	7,500	8,700 00	7,500 00
Washington Nat'l Bank, Boston	4,000	5,400 00	4,000 00
Traders' Nat'l Bank, Boston	4,000	4,125 00	4,000 00
Webster Nat'l Bank, Boston	2,700	2,889 00	2,700 00
Boston Nat'l Bank, Boston	2,700	2,930 00	2,700 00
Nat'l Bank of the Republic, Boston,	3,000	3,772 00	3,000 00
Exchange Nat'l Bank, Boston	1,500	2,102 00	1,500 00
Merchants' Nat'l Bank, Boston	1,200	1,680 00	1,200 00
North Nat'l Bank, Boston	1,400	1,809 00	1,400 00
Metropolitan Nat'l Bank, Boston	2,000	2,210 00	2,000 00
Merchandise Nat'l Bank, Boston	2,000	2,150 00	2,000 00
	$68,400	$76,315 00	$68,400 00

WHITINSVILLE SAVINGS BANK — WHITINSVILLE.

Incorporated 1872. Number of corporators, 58.

JOHN C. WHITIN, *President.* *Treasurer,* H. A. GOODELL.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$204,123 69	Public funds	$9,000 00
Earnings, undivided	5,380 90	Bank stock	68,686 29
Guaranty fund	1,546 24	Railroad bonds	25,030 00
		Loans on real estate	64,432 31
		Loans on personal security	15,500 00
		Deposit in banks on interest,	27,724 50
		Expense account	677 73
	$211,050 83		$211,050 83

Cash on Deposit in Bank: —

Whitinsville National Bank, Whitinsville $27,724 50

Whole amount of interest or profits received $10,414 40

Rate and amount of each semi-annual dividend for previous year . . . . . 2 per cent . $3,222 81; 2 per cent . $3,438 33

Times for the dividends fixed by the by-laws: May 1 and Nov. 1.

The total amount of loans, with each specified rate of interest: $11,500, 5 per cent; $53,025, 6 per cent; $3,950, 6½ per cent; $7,105, 7 per cent; $4,300, 7½ per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	44	
Aggregate amount of the same		41,680 00
Number of open accounts	734	
Number and amount of deposits received for previous year	676	61,906 06
Number and amount of deposits of and exceeding $300 at any one time for the previous year	38	16,915 51
Number and amount of withdrawals	355	32,489 87
Number of accounts opened the previous year	191	
Number of accounts closed the previous year	60	
Amount of expenses of the corporation during previous year		300 00
Amount of treasurer's bond		20,000 00

Date of examination by commissioner: May 7.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City bonds: —			
City of Norwich, Conn.	$1,000	$1,060 00	$1,000 00
of Fall River	5,000	5,800 00	5,000 00
of Manchester, N.H.	3,000	3,480 00	3,000 00
	$9,000	$10,340 00	$9,000 00

Bank Stock.

	Par Value.	Estimated Market Value.	Amount Invested.
Atlantic Nat'l Bank, Boston	$3,900	$5,850 00	$5,640 75
Atlas Nat'l Bank, Boston	2,000	2,480 00	2,492 50
Blackstone Nat'l Bank, Boston	2,000	2,135 00	2,651 17
Boylston Nat'l Bank, Boston	2,000	2,255 00	2,998 00
Boston Nat'l Bank, Boston	300	325 50	323 25
Columbian Nat'l Bank, Boston	1,600	2,352 00	2,225 00
Nat'l B'k of Commonwealth, Boston,	3,000	3,367 50	3,752 50
Nat'l Bank of Commerce, Boston	1,100	1,313 13	1,334 00
Everett Nat'l Bank, Boston	3,000	3,266 25	3,735 00
Eliot Nat'l Bank, Boston	1,000	1,135 00	1,167 50
Exchange Nat'l Bank, Boston	1,000	1,408 75	1,740 00
Faneuil Hall Nat'l Bank, Boston	1,000	1,236 25	1,398 75
Freeman's Nat'l Bank, Boston	2,500	2,956 25	3,360 25
Massachusetts Nat'l Bank, Boston	3,000	3,555 00	3,760 62
Merchants' Nat'l Bank, Boston	4,200	5,880 00	6,055 75
New England Nat'l Bank, Boston	1,000	1,420 00	1,485 00
North Nat'l Bank, Boston	2,500	3,240 62	3,243 75
Nat'l B'k of North America, Boston,	3,000	3,397 50	3,287 50
Nat'l Bank of Redemption, Boston	4,000	5,310 00	6,027 50
Revere Nat'l Bank, Boston	1,900	2,272 87	2,369 75
Nat'l Bank of the Republic, Boston,	300	377 25	366 00
Union Nat'l Bank, Boston	1,000	1,452 50	1,372 50
Webster Nat'l Bank, Boston	2,000	2,140 00	2,277 50
Millbury Nat'l Bank, Millbury	3,000	3,541 75	3,541 75
Northborough N'l B'k, Northborough,	1,600	2,000 00	2,080 00
	$51,900	$64,668 12	$68,686 29

Railroad Bonds.

Providence and Worcester Railroad	$12,000	$13,920 00	$13,340 00
Old Colony Railroad	7,000	7,910 00	7,390 00
Worcester and Nashua Railroad	1,000	1,000 00	1,000 00
Salem and Lowell Railroad	3,000	3,300 00	3,300 00
	$23,000	$26,130 00	$25,030 00

WINCHENDON SAVINGS BANK — WINCHENDON.

Incorporated 1854. Number of corporators, 125.

ORLANDO MASON, *President.* *Treasurer*, C. L. BEALS.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$465,252 07	Public funds	$8,000 00
Earnings, undivided	9,614 67	Bank stock	87,100 00
Guaranty fund	8,028 54	Loans on bank stock	9,079 50
		Railroad bonds	21,000 00
		Real estate by foreclosure	19,750 00
		Loans on real estate	217,936 24
		Loans on personal security	105,966 81
		Deposit in banks	8,490 37
		Furniture account	200 00
		Cash on hand	5,372 36
	$482,895 28		$482,895 28

Loans on Bank Stock, amount on each: —

On 2 shares Quinsigamond National Bank, Worcester, and 2 shares State National Bank, Boston $379 50

On 107 shares First National Bank, Winchendon 8,700 00

Cash on Deposit in Bank: —

First National Bank, Winchendon $8,490 37

Amount of real estate held by foreclosure $19,750 00

Assessed value of the same 20,610 00

Amount of income received from the same 2,261 00

Amount of municipal tax on real estate 291 70

Whole amount of interest or profits received or earned . . . $26,898 39

Rate and amount of each semi-annual dividend for previous year . . . . . { 2 per cent . 9,196 19 / 2 per cent . 8,918 39

Times for the dividends fixed by the by-laws: May 1 and Nov. 1.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: 7 per cent.

The total amount of loans, with each specified rate of interest: $7,075, 5 per cent; $317,832.55, 6 per cent; $5,000, 6½ per cent; $3,075, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each 167

Aggregate amount of the same 127,857 55

Number of open accounts 1,732

Number and amount of deposits received for previous year . 741 76,902 91

Number and amount of deposits of and exceeding $300 at any one time for the previous year 53 28,867 82

Number and amount of withdrawals 692 83,388 33

Number of accounts opened the previous year 177

Number of accounts closed the previous year 98

Amount of expenses of the corporation during previous year . . $977 17
Amount of treasurer's bond 50,000 00
Date of examination by commissioner: July 23.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 1881 . .	$8,000	$8,160 00	$8,000 00

BANK STOCK.

First Nat'l Bank, Winchendon .	$31,600	$39,500 00	$31,600 00
First Nat'l Bank, Leominster . .	6,500	6,740 00	6,500 00
First Nat'l Bank, Boston . . .	1,600	3,168 00	1,600 00
Mechanics' Nat'l Bank, Boston .	3,400	4,148 00	3,400 00
Eliot Nat'l Bank, Boston . .	6,700	7,638 00	6,700 00
Faneuil Hall Nat'l Bank, Boston .	4,800	5,952 00	4,800 00
Merchants' Nat'l Bank, Boston .	10,000	13,900 00	10,000 00
Nat'l B'k of Commonwealth, Boston,	2,500	2,825 00	2,500 00
Nat'l Bank of Redemption, Boston .	10,000	13,800 00	10,000 00
Rollstone Nat'l Bank, Fitchburg .	9,000	13,950 00	9,000 00
Fitchburg Nat'l Bank, Fitchburg .	1,000	1,300 00	1,000 00
	$87,100	$112,921 00	$87,100 00

RAILROAD BONDS.

Cheshire Railroad	$6,000	$6,180 00	$6,000 00
Fitchburg Railroad	15,000	15,900 00	15,000 00
	$21,000	$22,080 00	$21,000 00

WINCHESTER SAVINGS BANK — WINCHESTER.

Incorporated 1871. Number of corporators, 31.

THOMAS P. AYER, *President.* *Treasurer,* JOHN T. MANNY.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$177,605 20	Public funds	$14,355 00
Earnings, undivided	1,288 08	Bank stock	10,393 50
Guaranty fund	1,895 41	Railroad bonds	3,237 50
Premium account	862 50	Real estate by foreclosure	2,027 05
		Loans on real estate	97,060 22
		Loans on personal security	12,547 00
		Loans to counties, cities, or towns	36,000 00
		Deposit in banks on interest,	5,380 39
		Furniture and safe	600 00
		Cash on hand	50 53
	$181,651 19		$181,651 19

Cash on Deposit in Bank: —

Eliot National Bank, Boston		$5,380 39
Amount of real estate held by foreclosure		$2,027 05
Assessed value of the same		2,160 00
Amount of income received from the same		156 00
Amount of municipal tax on real estate		28 08
Whole amount of interest or profits received or earned		$9,138 06
Rate and amount of each semi-annual dividend for previous year	2½ per cent	3,474 93
	2½ per cent	3,813 11

Times for the dividends fixed by the by-laws: third Wednesday of April and October.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: 5 per cent.

The total amount of loans, with each specified rate of interest: $5,000, 4½ per cent; $10,500, 5 per cent; $73,931.72, 6 per cent; $9,500, 6½ per cent; $49,775, 7 per cent; $9,350, 7½ per cent; $4,143, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	30	
Aggregate amount of the same		38,615 00
Number of open accounts	768	
Number and amount of deposits received for previous year,	1,064	69,387 42
Number and amount of deposits of and exceeding $300 at any one time for the previous year	41	24,825 28
Number and amount of withdrawals	443	41,245 01
Number of accounts opened the previous year	226	
Number of accounts closed the previous year	90	
Amount of expenses of the corporation during previous year		610 02
Amount of treasurer's bond		5,000 00

Date of examination by commissioner: May 26.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
State bonds: —			
State of New Hampshire	$2,000	$2,140 00	$2,170 00
City and town bonds: —			
City of Chelsea	3,000	3,342 00	3,270 00
of Portland, Me.	2,000	2,218 00	2,140 00
of Lynn	2,000	2,236 00	2,340 00
of Cambridge	1,000	1,180 00	1,180 00
Town of Woburn	3,000	3,342 00	3,255 00
	$13,000	$14,458 00	$14,355 00

Bank Stock.

Eliot Nat'l Bank, Boston	$3,000	$3,390 00	$3,240 00
Metropolitan Nat'l Bank, Boston	2,000	2,200 00	2,000 00
Atlas Nat'l Bank, Boston	2,200	2,728 00	2,583 00
Eagle Nat'l Bank, Boston	1,300	1,472 25	1,472 25
Nat'l B'k of North America, Boston,	500	550 00	570 00
Nat'l Bank of Commerce, Boston	300	360 00	305 25
State Nat'l Bank, Boston	200	244 00	223 00
	$9,500	$10,944 25	$10,393 50

Railroad Bonds.

Boston and Albany Railroad	$2,000	$2,260 00	$2,162 50
Boston and Lowell Railroad	1,000	1,120 00	1,075 00
	$3,000	$3,380 00	$3,237 50

WOBURN FIVE CENTS SAVINGS BANK — WOBURN.

Incorporated April 11, 1854. Number of corporators, 11.

JOHN CUMMINGS, *President.* *Treasurer*, E. E. THOMPSON.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$337,019 97	Bank stock	$202,938 19
Earnings, undivided	32,761 34	Real estate by foreclosure	40,153 50
Guaranty fund	1,698 40	Loans on real estate	94,167 90
		Loans on personal security	30,700 00
		Loans to counties, cities, or towns	1,000 00
		Deposit in banks on interest,	1,639 78
		Cash on hand	880 34
	$371,479 71		$371,479 71

Cash on Deposit in Bank: —

First National Bank, Woburn	$1,639 78
Amount of real estate held by foreclosure	$40,153 50
Assessed value of the same	50,890 00
Amount of income received from the same	2,123 78
Amount of municipal tax on real estate	787 87
Whole amount of interest or profits received or earned	$23,473 12
Rate and amount of each semi-annual dividend for previous year (July, 2½ per cent)	7,492 77
Times for the dividends fixed by the by-laws: January and July.	
The total amount of loans, with each specified rate of interest: $1,639.78, 2½ per cent; $29,150, 4 per cent; $1,000, 4½ per cent; $8,750, 6 per cent; $22,200, 6½ per cent; $57,192.90, 7 per cent; $200, 7 3/10 per cent; $850, 7½ per cent; $6,525, 8 per cent.	
Number of outstanding loans which are of an amount not exceeding $3,000 each	76
Aggregate amount of the same	65,725 00
Amount of investments from which no income is received	1,200 00
Number of open accounts	1,919
Number and amount of deposits received for previous year	989 79,489 75
Number and amount of deposits of and exceeding $300 at any one time for the previous year	71 40,216 44
Number and amount of withdrawals	1,303 200,887 05
Number of accounts opened the previous year	294
Number of accounts closed the previous year	746
Amount of expenses of the corporation during previous year	2,788 36
Amount of treasurer's bond	20,000 00
Date of examination by commissioner: Jan. 1.	

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Atlas Nat'l Bank, Boston	$13,000	$16,347 50	$15,208 13
Blackstone Nat'l Bank, Boston	10,500	11,366 25	14,738 50
Boston Nat'l Bank, Boston	2,000	2,170 00	3,252 50
Continental Nat'l Bank, Boston	6,700	7,587 75	9,070 75
Nat'l Bank of Commerce, Boston	1,200	1,422 00	1,515 00
Eliot Nat'l Bank, Boston	4,500	5,051 25	5,373 75
Faneuil Hall Nat'l Bank, Boston	5,500	6,847 50	7,125 25
Hide and Leather Nat'l B'k, Boston,	12,800	14,720 00	13,642 25
Howard Nat'l Bank, Boston	2,500	2,906 25	2,831 25
New England Nat'l Bank, Boston	16,500	24,420 00	23,452 50
Revere Nat'l Bank, Boston	15,000	18,187 50	18,012 50
Shawmut Nat'l Bank, Boston	25,000	30,000 00	30,118 75
Shoe and Leather Nat'l B'k, Boston,	17,000	19,210 00	22,638 75
Second Nat'l Bank, Boston	2,000	2,980 00	3,205 00
Webster Nat'l Bank, Boston	1,000	1,071 25	1,050 00
First Nat'l Bank, Woburn	20,000	27,400 00	26,734 00
Eleventh Ward Nat'l Bank, Boston	5,333⅓	No value.	4,969 31
	$160,533⅓	$191,687 25	$202,938 19

WORCESTER COUNTY INSTITUTION FOR SAVINGS — WORCESTER.

Incorporated Feb. 5, 1828. Number of corporators, 188.

ALEXANDER H. BULLOCK, *President.* *Treasurer,* CHARLES A. CHASE.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$7,637,398 43	Public funds	$1,726,800 00
Earnings, undivided	222,362 26	Bank stock	791,050 00
Guaranty fund	104,000 00	Loans on bank stock	65,500 00
Profit and loss	1,152 99	Railroad bonds	709,000 00
Suspense	18,145 14	Real estate by foreclosure	133,423 42
		Loans on real estate	2,543,611 00
		Loans on personal security	640,250 00
		Loans to counties, cities, or towns	744,008 83
		Deposit in banks on interest,	616,488 33
		Expense account	5,542 37
		Cash on hand	7,384 87
	$7,983,058 82		$7,983,058 82

Loans on Bank Stock, amount on each: —

On 300 shares First National Bank, Worcester	$30,000 00
On 350 shares First National Bank, Worcester	35,000 00
On 5 shares Central National Bank, Worcester	500 00

Cash on Deposit in Banks: —

City National Bank, Worcester	$100,000 00
First National Bank, Worcester	125,000 00
Worcester National Bank, Worcester	236,488 33
Wachusett National Bank, Fitchburg	50,000 00
Westminster National Bank, Westminster	5,000 00
National Bank of the Commonwealth, Boston	100,000 00

Amount of real estate held by foreclosure	$133,423 42
Assessed value of the same	127,500 00
Amount of income received from the same	3,639 37
Amount of municipal tax on real estate	2,036 04

Whole amount of interest or profits received or earned	$396,283 45
Rate and amount of each semi-annual dividend for previous year — 2 per cent	137,344 22
2 per cent	141,637 19

Times for the dividends fixed by the by-laws: Jan. 1 and July 1.

The total amount of loans, with each specified rate of interest: $18,200, 3¼ per cent; $198,500, 3½ per cent; $421,608.83, 3¾ per cent; $678,500, 4 per cent; $79,000, 4¼ per cent; $199,500, 4½ per cent; $14,000, 4¾ per cent; $613,500, 5 per cent; $27,000, 5¼ per cent; $75,000, 5½ per cent; $3,757,361, 6 per cent; $347,000, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each	731	
Aggregate amount of the same		929,418 00

Number of open accounts	18,189	
Number and amount of deposits received for previous year,	12,026	$1,065,413 40
Number and amount of deposits of and exceeding $300 at any one time for the previous year	880	508,855 04
Number and amount of withdrawals	8,858	812,674 06
Number of accounts opened the previous year	2,691	
Number of accounts closed the previous year	1,636	
Amount of expenses of the corporation during previous year		13,539 25
Amount of treasurer's bond		50,000 00

Date of examination by commissioner: May 24.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s, 1881	$320,000	$333,766 00	$320,000 00
" " 4½s	50,000	55,062 00	50,000 00
" " 4s	553,800	609,180 00	553,800 00
State bonds: —			
State of Maine 6s	20,000	22,000 00	20,000 00
of Rhode Island 6s	77,000	79,600 00	77,000 00
City and town bonds: —			
City of Worcester 6s	111,500	126,077 00	111,500 00
of Worcester 5s	109,000	119,220 00	109,000 00
of Roxbury 5s	20,000	20,400 00	20,000 00
of Newton 6s	40,000	51,000 00	40,000 00
of Lawrence 6s	5,000	5,737 00	5,000 00
of Lynn 6s	50,000	59,000 00	50,000 00
of Lowell 6s	36,000	42,300 00	36,000 00
of New Bedford 6s	5,000	6,425 00	5,000 00
of New London, Conn., 7s	25,000	33,000 00	25,000 00
of Meriden, Conn., 7s	26,000	31,980 00	26,000 00
of Manchester, N.H., 6s	38,500	46,200 00	38,500 00
of Nashua, N.H., 6s	33,000	38,940 00	33,000 00
of Fitchburg 6s	35,000	42,175 00	35,000 00
of Somerville 6½s	10,000	10,650 00	10,000 00
of Providence, R.I., 4½s	50,000	53,750 00	50,000 00
of Chelsea 6s	46,000	52,240 00	46,000 00
of Concord, N.H., 6s	500	580 00	500 00
County of Merrimack, N.H., 6s	1,500	1,590 00	1,500 00
Town of Brookline 7s	20,000	27,000 00	20,000 00
of Natick 7s	10,000	11,000 00	10,000 00
of Northampton 6s	13,000	15,340 00	13,000 00
of Westborough 5s	21,000	24,360 00	21,000 00
	$1,726,800	$1,918,572 00	$1,726,800 00

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Atlantic Nat'l Bank, Boston	$5,400	$8,100 00	$5,400 00
Atlas Nat'l Bank, Boston	37,500	46,500 00	37,500 00
Blackstone Nat'l Bank, Boston	13,800	14,818 00	13,800 00
Boylston Nat'l Bank, Boston	1,400	1,519 00	1,400 00
Columbian Nat'l Bank, Boston	5,400	7,938 00	5,400 00
Continental Nat'l Bank, Boston	12,000	13,590 00	12,000 00
Eliot Nat'l Bank, Boston	9,000	10,102 00	9,000 00
Faneuil Hall Nat'l Bank, Boston	2,000	2,490 00	2,000 00
First Nat'l Bank, Boston	25,000	49,750 00	25,000 00
Freeman's Nat'l Bank, Boston	17,200	20,339 00	17,200 00
Globe Nat'l Bank, Boston	3,100	3,414 00	3,100 00
Hamilton Nat'l Bank, Boston	18,000	21,780 00	18,000 00
Howard Nat'l Bank, Boston	15,000	17,437 00	15,000 00
Market Nat'l Bank, Boston	7,400	7,696 00	7,400 00
Massachusetts Nat'l Bank, Boston	11,000	13,035 00	11,000 00
Merchants' Nat'l Bank, Boston	12,500	17,500 00	12,500 00
Nat'l Bank of Commerce, Boston	18,000	21,330 00	18,000 00
Nat'l B'k of North America, Boston,	7,800	8,638 00	7,800 00
Nat'l Bank of Redemption, Boston	9,300	12,299 00	9,300 00
Nat'l Bank of the Republic, Boston	21,000	26,407 00	21,000 00
City Nat'l Bank, Boston	20,800	24,497 00	20,800 00
Eagle Nat'l Bank, Boston	11,000	12,567 00	11,000 00
Exchange Nat'l Bank, Boston	4,900	6,866 00	4,900 00
Hide and Leather Nat'l B'k, Boston,	30,800	35,343 00	30,800 00
Revere Nat'l Bank, Boston	37,500	45,375 00	37,500 00
Union Nat'l Bank, Boston	7,100	10,312 00	7,100 00
Webster Nat'l Bank, Boston	30,000	32,025 00	30,000 00
New England Nat'l Bank, Boston	19,900	28,258 00	19,900 00
North Nat'l Bank, Boston	4,700	6,063 00	4,700 00
Old Boston Nat'l Bank, Boston	3,250	3,965 00	3,250 00
Second Nat'l Bank, Boston	35,200	37,548 00	35,200 00
Shawmut Nat'l Bank, Boston	17,300	20,543 00	17,300 00
Shoe and Leather Nat'l B'k, Boston,	13,400	15,041 00	13,400 00
State Nat'l Bank, Boston	11,300	13,444 00	11,300 00
Suffolk Nat'l Bank, Boston	3,400	4,071 00	3,400 00
Tremont Nat'l Bank, Boston	15,600	18,798 00	15,600 00
Washington Nat'l Bank, Boston	19,000	25,650 00	19,000 00
Blackstone Nat'l Bank, Uxbridge	1,000	1,250 00	1,000 00
Fitchburg Nat'l Bank, Fitchburg	5,100	7,650 00	5,100 00
Grafton Nat'l Bank, Grafton	4,500	4,950 00	4,500 00
Lancaster Nat'l Bank, Lancaster	2,300	2,875 00	2,300 00
Leicester Nat'l Bank, Leicester	5,500	6,050 00	5,500 00
Millbury Nat'l Bank, Millbury	10,800	12,960 00	10,800 00
Oxford Nat'l Bank, Oxford	4,800	5,760 00	4,800 00
Southbridge Nat'l B'k, Southbridge,	3,000	4,050 00	3,000 00
Third Nat'l Bank, Springfield	20,000	32,000 00	20,000 00
Ware Nat'l Bank, Ware	800	960 00	800 00
Central Nat'l Bank, Worcester	28,100	36,530 00	28,100 00
Citizens' Nat'l Bank, Worcester	24,800	27,776 00	24,800 00
City Nat'l Bank, Worcester	29,500	31,270 00	29,500 00
Mechanics' Nat'l Bank, Worcester	13,300	15,295 00	13,300 00
Quinsigamond Nat'l B'k, Worcester,	20,600	23,690 00	20,600 00
Worcester Nat'l Bank, Worcester	80,000	100,000 00	80,000 00
	$791,050	$978,114 00	$791,050 00

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston and Albany Railroad	$200,000	$238,590 00	$200,000 00
Boston and Maine Railroad	30,000	37,500 00	30,000 00
Boston and Lowell Railroad	15,000	15,150 00	15,000 00
Fitchburg Railroad	30,000	37,500 00	30,000 00
Old Colony Railroad	154,000	192,500 00	154,000 00
Providence and Worcester Railroad	20,000	24,000 00	20,000 00
Worcester and Nashua Railroad	260,000	265,200 00	260,000 00
	$709,000	$810,440 00	$709,000 00

WORCESTER FIVE CENTS SAVINGS BANK — WORCESTER.

Incorporated April 1, 1854. Number of corporators, 256.

CLARENDON HARRIS, *President.* *Treasurer*, GEORGE W. WHEELER

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$2,147,366 22	Public funds	$429,500 00
Earnings, undivided	18,062 00	Loans on public funds	5,000 00
Guaranty fund	20,000 00	Bank stock	202,600 00
		Loans on bank stock	2,425 00
		Railroad bonds	29,000 00
		Real estate by foreclosure	15,475 00
		Loans on real estate	1,011,200 00
		Loans on personal security	450 00
		Loans to counties, cities, or towns	85,000 00
		Deposit in banks on interest,	381,865 95
		Expense account	2,400 82
		Premium account	19,686 25
		Cash on hand	825 20
	$2,185,428 22		$2,185,428 22

Loans on Public Funds, amount on each: —

On $4,000 United States bonds	$4,000 00
On $1,000 city of Worcester bonds	1,000 00

Loans on Bank Stock, amount on each: —

On 8 shares Central National Bank, Worcester	$700 00
On 5 shares Worcester National Bank, Worcester	500 00
On 15 shares Grafton National Bank, Grafton	1,225 00

Cash on Deposit in Banks: —

City National Bank, Worcester	$104,709 07
Quinsigamond National Bank, Worcester	153,128 42
Maverick National Bank, Boston	124,028 46

Amount of real estate held by foreclosure	$15,475 00
Assessed value of the same	10,350 00
Amount of income received from the same	746 62
Amount of municipal tax on real estate	179 09

Whole amount of interest or profits received or earned	$109,554 78
Rate and amount of each semi-annual dividend for previous year: 2 per cent	37,240 63
2 per cent	39,038 95

Times for the dividends fixed by the by-laws: Jan. 1 and July 1.

Average annual per cent of dividends for the term ending at time of and including last extra dividend: $5\frac{6}{10}$ per cent.

The total amount of loans, with each specified rate of interest: $2,500, $4\frac{1}{2}$ per cent; $55,000, $4\frac{7}{10}$ per cent; $7,425, 5 per cent; $1,039,150, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each: 456

Aggregate amount of the same		$579,125 00
Number of open accounts	9,337	
Number and amount of deposits received for previous year,	7,566	376,256 35
Number and amount of deposits of and exceeding $300 at any one time for the previous year	321	175,229 71
Number and amount of withdrawals	3,806	243,069 27
Number of accounts opened the previous year	1,526	
Number of accounts closed the previous year	755	
Amount of expenses of the corporation during previous year		4,949 47
Amount of treasurer's bond		20,000 00

Date of examination by commissioner: May 28.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s, 1881	$76,000	$79,705 00	$79,700 00
" " 5s, 1881	70,000	71,225 00	71,219 00
" " 4½s	65,000	71,825 00	72,825 00
" " 4s	39,000	42,656 25	43,256 00
City and town bonds: —			
Town of Brookline 7s	5,000	6,750 00	5,000 00
City of Cambridge 6s	25,000	26,250 00	25,000 00
of Lowell 6s	27,000	30,780 00	27,000 00
of Lynn 5s	5,000	5,200 00	5,000 00
of New London, Conn., 7s	14,000	19,180 00	14,000 00
of Newton 6s	25,000	31,250 00	25,000 00
of Salem 5s	3,000	3,090 00	3,000 00
of Springfield 7s	12,000	16,800 00	12,000 00
of Worcester 5s and 6s	63,500	68,878 00	63,500 00
	$429,500	$473,589 25	$446,500 00

Bank Stock.

Atlas Nat'l Bank, Boston	$5,000	$6,200 00	$5,000 00
Blackstone Nat'l Bank, Boston	6,000	6,480 00	6,468 75
Nat'l Bank of Commerce, Boston	4,400	5,214 00	4,400 00
Nat'l B'k of Commonwealth, Boston,	3,000	3,360 00	3,360 00
Eagle Nat'l Bank, Boston	10,000	11,425 00	10,000 00
Eliot Nat'l Bank, Boston	9,200	10,325 00	9,200 00
First Nat'l Bank, Boston	6,700	13,333 00	6,700 00
Globe Nat'l Bank, Boston	10,000	11,000 00	11,000 00
Hamilton Nat'l Bank, Boston	5,000	6,050 00	5,000 00
Hide and Leather Nat'l B'k, Boston,	7,500	8,625 00	7,500 00
Howard Nat'l Bank, Boston	10,000	11,625 00	10,000 00
Merchants' Nat'l Bank, Boston	5,000	7,000 00	5,000 00
North Nat'l Bank, Boston	800	1,032 00	800 00
Nat'l B'k of North America, Boston,	6,000	6,720 00	6,682 50
Pacific Nat'l Bank, Boston	2,000	2,200 00	2,175 00
Shawmut Nat'l Bank, Boston	5,000	5,950 00	5,000 00
State Nat'l Bank, Boston	5,000	6,050 00	5,000 00

BANK STOCK — *Concluded.*

	Par Value.	Estimated Market Value.	Amount Invested.
Traders' Nat'l Bank, Boston	$5,000	$5,175 00	$5,000 00
Webster Nat'l Bank, Boston	5,000	5,350 00	5,000 00
Central Nat'l Bank, Worcester	7,000	8,750 00	7,000 00
Citizens' Nat'l Bank, Worcester	700	805 00	700 00
City Nat'l Bank, Worcester	26,800	29,480 00	26,800 00
Mechanics' Nat'l Bank, Worcester	6,400	7,360 00	6,400 00
Quinsigamond Nat'l B'k, Worcester,	13,900	15,985 00	13,900 00
Worcester Nat'l Bank, Worcester	2,000	2,240 00	2,000 00
First Nat'l Bank, Leominster	5,000	5,600 00	5,000 00
Grafton Nat'l Bank, Grafton	5,000	5,750 00	5,000 00
Leicester Nat'l Bank, Leicester	3,000	3,300 00	3,000 00
Millbury Nat'l Bank, Millbury	10,700	12,626 00	10,700 00
Northborough N'l B'k, Northborough,	3,000	3,450 00	3,000 00
Spencer Nat'l Bank, Spencer	5,000	5,250 00	5,000 00
Wachusett Nat'l Bank, Fitchburg	2,500	4,250 00	2,500 00
Westminster Nat'l B'k, Westminster,	1,000	1,000 00	1,000 00
	$202,600	$238,960 00	$205,286 25

RAILROAD BONDS.

Worcester and Nashua Railroad 5s	$29,000	$29,000 00	$29,000 00

WORCESTER MECHANICS' SAVINGS BANK — WORCESTER.

Incorporated April 15, 1851. Number of corporators, 102.

HARRISON BLISS, *President.* *Treasurer*, HENRY WOODWARD.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$3,010,264 31	Public funds	$679,000 00
Earnings, undivided	37,729 31	Loans on public funds	1.000 00
Guaranty fund	30,994 08	Bank stock	264,200 00
Fox Mill insurance	311 46	Loans on bank stock	3,800 00
		Railroad bonds	72,500 00
		Real estate by foreclosure	63,759 97
		Loans on real estate	1,379,008 71
		Loans on personal security	175,873 61
		Loans to counties, cities, or towns	55,000 00
		Deposit in banks on interest,	331,234 57
		Expense account	2,992 86
		Expense on real estate	303 13
		Premium account	40,014 89
		Suspense account	7,712 13
		Cash on hand	2,899 29
	$3,079,299 16		$3,079,299 16

Loans on Public Funds, amount on each: —

On $1,000 United States bonds	$1,000 00

Loans on Bank Stock, amount on each: —

On 10 shares City National Bank, Worcester	$400 00
On 28 shares First National Bank, Worcester	2,500 00
On 4 shares Central National Bank, Worcester, and 5 shares Leicester National Bank, Leicester	900 00

Cash on Deposit in Banks: —

Mechanics' National Bank, Worcester	$158,803 81
City National Bank, Worcester	25,000 00
Wachusett National Bank, Fitchburg	25,000 00
National Bank of Commerce, Boston	47,430 76
Maverick National Bank, Boston	50,000 00
Central National Bank Boston	25,000 00

Amount of real estate held by foreclosure	$63,759 97
Assessed value of the same	59,000 00
Amount of income received from the same	2,540 00
Amount of municipal tax on real estate	989 37

Whole amount of interest or profits received or earned	$158,084 13
Rate and amount of each semi-annual dividend for previous year — 2 per cent	54,696 66
2 per cent	56,013 68

Times for the dividends fixed by the by-laws: January and July.

The total amount of loans, with each specified rate of interest: $75,000, 4 per cent; $54,000, 5 per cent; $1,450,759.07, 6 per cent; $4,930, 7 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each	483	
Aggregate amount of the same		$620,979 46
Number of open accounts	6,294	
Number and amount of deposits received for previous year	3,159	406,366 66
Number and amount of deposits of and exceeding $300 at any one time for the previous year	417	243,861 33
Number and amount of withdrawals	3,297	315,310 27
Number of accounts opened the previous year	863	
Number of accounts closed the previous year	586	
Amount of expenses of the corporation during previous year		8,550 51
Amount of treasurer's bond		20,000 00
Date of examination by commissioner: June 8.		

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s	$155,000	$170,000 00	$155,000 00
" " 4s	188,000	209,150 00	188,000 00
City and town bonds:—			
City of Worcester	102,000	107,100 00	102,000 00
of Providence certificates	109,000	110,000 00	109,000 00
of Springfield	34,000	38,900 00	34,000 00
of Cambridge	25,000	27,500 00	25,000 00
of New London, Conn.	20,000	26,000 00	20,000 00
of Fitchburg	10,000	11,500 00	10,000 00
of Augusta, Me.	11,000	12,250 00	11,000 00
Town of Brookline	7,000	9,000 00	7,000 00
City of Rockland, Me.	7,000	8,600 00	7,000 00
of Norwich, Conn.	5,000	5,500 00	5,000 00
of Portsmouth, N.H.	5,000	5,800 00	5,000 00
Town of Westborough	1,000	1,000 00	1,000 00
	$679,000	$742,300 00	$679,000 00

Bank Stock.

Boylston Nat'l Bank, Boston	$4,000	$4,600 00	$4,000 00
Revere Nat'l Bank, Boston	15,000	18,150 00	15,000 00
North Nat'l Bank, Boston	10,000	12,900 00	10,000 00
Hide and Leather Nat'l B'k, Boston,	17,100	19,665 00	17,100 00
Boston Nat'l Bank, Boston	11,300	12,656 00	11,300 00
Eliot Nat'l Bank, Boston	8,600	10,062 00	8,600 00
Nat'l Bank of Redemption, Boston	5,000	6,850 00	5,000 00
City Nat'l Bank, Boston	10,000	12,000 00	10,000 00
Traders' Nat'l Bank, Boston	5,500	5,665 00	5,500 00

BANK STOCK — *Concluded.*

	Par Value.	Estimated Market Value.	Amount Invested.
Nat'l Bank of the Republic, Boston	$3,400	$4,352 00	$3,400 00
Market Nat'l Bank, Boston	10,000	10,400 00	10,000 00
Suffolk Nat'l Bank, Boston	5,900	6,680 00	5,900 00
Merchants' Nat'l Bank, Boston	7,000	10,010 00	7,000 00
Nat'l Bank of Commerce, Boston	17,000	20,230 00	17,000 00
City Nat'l Bank, Worcester	18,000	18,900 00	18,000 00
Central Nat'l Bank, Worcester	8,400	10,750 00	8,400 00
Worcester Nat'l Bank, Worcester	9,500	10,825 00	9,500 00
First Nat'l Bank, Worcester	1,200	1,620 00	1,200 00
Citizens' Nat'l Bank, Worcester	11,500	12,190 00	11,500 00
Mechanics' Nat'l Bank, Worcester	35,400	40,710 00	35,400 00
Quinsigamond Nat'l B'k, Worcester,	1,600	1,840 00	1,600 00
Grafton Nat'l Bank, Grafton	11,400	12,540 00	11,400 00
Southbridge Nat'l B'k, Southbridge,	3,500	4,550 00	3,500 00
Millbury Nat'l Bank, Millbury	4,300	4,945 00	4,300 00
First Nat'l Bank, Leominster	10,000	10,500 00	10,000 00
Wachusett Nat'l Bank, Fitchburg	11,500	18,975 00	11,500 00
Westminster Nat'l B'k, Westminster,	2,000	2,000 00	2,000 00
Franklin Nat'l Bank, Franklin	5,100	5,355 00	5,100 00
First Nat'l Bank, Clinton	1,000	1,120 00	1,000 00
	$264,200	$310,040 00	$264,200 00

RAILROAD BONDS.

Boston and Albany Railroad	$20,000	$25,000 00	$20,000 00
Worcester and Nashua Railroad	52,500	52,500 00	52,500 00
	$72,500	$77,500 00	$72,500 00

WORCESTER NORTH SAVINGS INSTITUTION — FITCHBURG.

Incorporated May 26, 1868. Number of corporators, 98.

BENJAMIN SNOW, *President.* *Treasurer*, HENRY A. WILLIS.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$1,574,922 91	Public funds	$310,298 86
Earnings, undivided	10,491 95	Loans on public funds	500 00
Guaranty fund	20,360 33	Bank stock	86,897 12
		Loans on bank stock	13,000 00
		Railroad bonds	33,889 54
		Real estate by foreclosure	26,214 35
		Loans on real estate	712,763 45
		Loans on personal security	270,535 03
		Loans to counties, cities, or towns	91,147 95
		Deposit in banks on interest,	56,000 00
		Expense account	1,197 37
		Cash on hand	3,331 52
	$1,605,775 19		$1,605,775 19

Loans on Public Funds, amount on each: —

On $500 United States 4s, 1907 . . . . . $500 00

Loans on Bank Stock, amount on each: —

On 27 shares Rollstone National Bank, Fitchburg $2,700 00

On 78 shares Wachusett National Bank, Fitchburg, and other collateral 8,300 00

On 25 shares Fitchburg National Bank, Fitchburg 2,000 00

Cash on Deposit in Banks: —

Rollstone National Bank, Fitchburg $26,000 00

Townsend National Bank, Townsend 10,000 00

First National Bank, Clinton 20,000 00

Amount of real estate held by foreclosure $26,214 35

Assessed value of the same 25,660 00

Amount of income received from the same 1,408 53

Amount of municipal tax on real estate 466 20

Whole amount of interest or profits received or earned . . . $88,855 44

Rate and amount of each semi-annual dividend for previous year . . . . . { 2¼ per cent . $30,639 84 ; 2¼ per cent . 32,205 69

Times for the dividends fixed by the by-laws: Jan. 1 and July 1.

The total amount of loans, with each specified rate of interest: $67,000, 4 per cent; $10,000, 4¼ per cent; $25,000, 4½ per cent; $20,000, 4¾ per cent; $88,654.20, 5 per cent; $50,000, 5½ per cent; $372,103.78, 6 per cent; $420,748.92, 6½ per cent; $45,364.13, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each 351

Aggregate amount of the same		$420,098 92
Amount of investments from which no income is received		1,836 17
Number of open accounts	4,136	
Number and amount of deposits received for previous year,	3,293	331,560 06
Number and amount of deposits of and exceeding $300 at any one time for the previous year	305	178,468 93
Number and amount of withdrawals	1,930	226,891 33
Number of accounts opened the previous year	913	
Number of accounts closed the previous year	413	
Amount of expenses of the corporation during previous year		4,399 34
Amount of treasurer's bond		10,000 00

Date of examination by commissioner: May 11.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 5s, 1881	$55,000	$55,893 75	$56,786 86
" " 6s, 1881	45,000	47,137 50	47,750 00
City and town bonds: —			
City of Boston	30,000	33,000 00	31,400 00
of Springfield	20,000	25,600 00	22,600 00
of Norwich, Conn.	20,000	24,600 00	22,400 00
of New Bedford	20,000	23,200 00	21,300 00
of Providence, R.I.	20,000	20,600 00	20,262 00
of Portland, Me.	15,000	17,400 00	15,593 00
Town of Danvers	10,000	10,800 00	10,107 00
City of Fitchburg	10,000	11,600 00	11,000 00
of Lewiston, Me.	10,000	10,800 00	10,000 00
of Lynn	10,000	11,000 00	10,300 00
Town of Wayland	10,000	10,600 00	10,150 00
City of Fall River	20,000	21,600 00	20,650 00
	$295,000	$323,831 25	$310,298 86

Bank Stock.

Rollstone Nat'l Bank, Fitchburg	$11,500	$18,400 00	$16,996 00
Boston Nat'l Bank, Boston	10,000	10,850 00	9,000 00
First Nat'l Bank, Leominster	10,000	11,000 00	10,000 00
City Nat'l Bank, Boston	10,000	11,700 00	10,689 00
Atlas Nat'l Bank, Boston	9,800	11,858 00	10,715 62
Nat'l Bank of Commerce, Boston	7,500	8,850 00	7,500 00
Webster Nat'l Bank, Boston	5,000	5,300 00	5,000 00
Merchants' Nat'l Bank, Boston	5,000	7,000 00	6,390 25
Eagle Nat'l Bank, Boston	5,000	5,750 00	5,200 00
Blackstone Nat'l Bank, Boston	5,000	5,412 50	5,406 25
	$78,800	$96,120 50	$86,897 12

Railroad Bonds.

Vermont and Massachusetts R.R.	$32,500	$36,350 00	$33,889 54

WORONOCO SAVINGS BANK — WESTFIELD.

Incorporated 1871. Number of corporators, 26.

SAMUEL HORTON, *President.* *Treasurer*, CHARLES L. WELLER.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$646,656 78	Public funds	$197,982 19
Earnings, undivided	5,337 24	Loans on public funds	2,750 00
Guaranty fund	5,883 08	Bank stock	5,705 00
		Loans on bank stock	900 00
		Real estate by foreclosure	2,740 00
		Loans on real estate	333,570 00
		Loans on personal security	41,534 24
		Loans to counties, cities, or towns	56,500 00
		Deposit in banks	15,730 57
		Expense account	465 10
	$657,877 10		$657,877 10

Loans on Public Funds, amount on each: —

On $3,000 United States 4s $2,750 00

Loans on Bank Stock, amount on each: —

On 12 shares Hampden National Bank, Westfield $900 00

Cash on Deposit in Bank: —

Hampden National Bank, Westfield $15,730 57

Amount of real estate held by foreclosure $2,740 00

Assessed value of the same 2,900 00

Amount of income received from the same 123 00

Amount of municipal tax on real estate 54 40

Whole amount of interest or profits received or earned . . . $33,385 65

Rate and amount of each semi-annual dividend for previous year . . . . . 2 per cent . 12,349 59; 2 per cent . 12,203 29

Times for the dividends fixed by the by-laws: January and July.

The total amount of loans, with each specified rate of interest: $56,500, 5 per cent; $378,754.24, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each 165

Aggregate amount of the same 200,609 24

Number of open accounts 1,568

Number and amount of deposits received for previous year, 1,137 145,537 64

Number and amount of deposits of and exceeding $300 at any one time for the previous year 113 93,433 78

Number and amount of withdrawals 925 136,155 43

Number of accounts opened the previous year 314

Number of accounts closed the previous year 225

Amount of expenses of the corporation during previous year . . 872 46

Amount of treasurer's bond 15,000 00

Date of examination by commissioner: June 22.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s	$55,000	$60,225 00	$55,675 00
" " 4½s	105,000	116,025 00	110,441 57
" " 5s, 1881 . . .	30,000	30,900 00	31,865 62
	$190,000	$207,150 00	$197,982 19

BANK STOCK.

Hampden Nat'l Bank, Westfield .	$3,800	$5,510 00	$5,705 00

AGGREGATE STATEMENT.

Liabilities.		Assets.	
Deposits	$218,047,922 37	Public Funds: —	
Surplus	4,758,194 88	United States bonds	$20,502,529 95
Guaranty fund	2,670,152 85	State, county, city, and town bonds	17,362,527 88
Sundries	346,919 72	Loans on public funds	2,160,783 00
		Bank stock	24,078,448 84
		Loans on bank stock	894,822 70
		Railroad bonds	7,011,550 72
		Real estate by foreclosure	9,222,345 71
		Real estate for banking purposes	2,584,022 44
		Loans on mortgage of real estate	82,431,984 23
		Loans on personal security	30,737,205 39
		Loans to counties, cities, or towns	9,248,848 62
		Deposits in banks bearing interest	16,256,776 98
		Sundries*	1,666,852 41
		Cash on hand	1,664,490 95
	$225,823,189 82		$225,823,189 82

Whole amount of interest or profits received or earned . . $11,894,710 60
Percentage of earnings to total assets: $5\frac{3}{10}$.

Rate of Ordinary Dividends paid by 156 Banks: —

8 at 2 per ct.† (1 dividend each). 89 at 4 per ct. 4 at $4\frac{3}{4}$ per ct.
1 at $2\frac{1}{2}$ per ct.‡ (1 dividend). 4 at $4\frac{1}{2}$ per ct. 21 at 5 per ct.
2 at $3\frac{1}{2}$ per ct. 27 at $4\frac{1}{2}$ per ct. 8 banks paid no dividend.§

Amount of loans, with specified rates of interest: —

$70,000.00, 2 per ct.	$120,000.00, $4\frac{3}{8}$ per ct.	$10,000.00, $6\frac{3}{8}$ per ct.
230,690.37, $2\frac{1}{2}$ per ct.	5,515,599.45, $4\frac{1}{2}$ per ct.	60,000.00, $6\frac{45}{100}$ per ct.
1,758,564.55, 3 per ct.	1,335,080.00, $4\frac{7}{10}$ per ct.	10,381,251.50, $6\frac{1}{2}$ per ct.
739,727.00, $3\frac{1}{4}$ per ct.	181,300.00, $4\frac{3}{4}$ per ct.	229,000.00, $6\frac{6}{10}$ per ct.
5,618,207.38, $3\frac{1}{2}$ per ct.	14,851,880.25, 5 per ct.	3,000.00, $6\frac{3}{4}$ per ct.
13,000.00, $3\frac{5}{8}$ per ct.	174,900.00, $5\frac{1}{4}$ per ct.	19,096,279.03, 7 per ct.
1,096,608.83, $3\frac{3}{4}$ per ct.	30,000.00, $5\frac{3}{8}$ per ct.	1,400.00, $7\frac{1}{4}$ per ct.
13,000.00, $3\frac{85}{100}$ per ct.	4,462,882.50, $5\frac{1}{2}$ per ct.	892,570.36, $7\frac{3}{10}$ per ct.
470,000.00, $3\frac{7}{8}$ per ct.	32,000.00, $5\frac{7}{10}$ per ct.	1,268,330.63, $7\frac{1}{2}$ per ct.
8,549,447.00, 4 per ct.	198,000.00, $5\frac{3}{4}$ per ct.	791,937.00, 8 per ct.
287,309.95, $4\frac{1}{4}$ per ct.	53,214,139.23, 6 per ct.	66,500.00, 9 per ct.
50,000.00, $4\frac{30}{100}$ per ct.	27,000.00, $6\frac{1}{4}$ per ct.	1,000.00, 10 per ct.

* This item includes loans on railroad stock, accrued interest, premium and expense accounts, etc.

† Of these banks one was temporarily enjoined, and, in seven, payments to depositors were limited.

‡ This bank was temporarily enjoined.

§ Of these banks five were temporarily enjoined, and, in three, payments to depositors were limited.

Aggregate amount of ordinary dividends for the previous year		$7,957,887 09
Average rate of ordinary dividends for the previous year: 3.93 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each	32,320	
Aggregate amount of the same		34,203,951 81
Number of open accounts	706,395	
Number and amount of deposits received for previous year	532,594	42,751,557 43
Number and amount of deposits of and exceeding $300 at any one time for the previous year	32,570	18,301,375 81
Number and amount of withdrawals	389,775	34,403,428 23
Number of accounts opened during the previous year	109,030	
Number of accounts closed during the previous year	75,573	
Amount of expenses of the corporations during previous year		581,274 35

The following is a corrected aggregate statement from the report of last year, including returns from the Provident Institution for Savings in Boston, which were not completed at the time that report was published: —

Number of deposits of $1,000 and upwards	54,192	
Number and amount of deposits of $200 and less	88,966	$10,309,773 08
Number and amount of deposits of $100 and less	76,958	5,031,239 64
Number and amount of deposits of $50 and less	239,932	3,717,531 26
Number and amount of deposits held by women	308,811	96,094,999 26
Number and amount of deposits held by guardians	4,211	1,965,699 61
Number and amount of deposits held in trust	66,958	24,869,766 76
Number and amount of deposits held by charitable associations	3,337	1,880,498 65

COMPARATIVE AGGREGATES.

	1879. One hundred and sixty-six Savings Banks.	1880. One hundred and sixty-four Savings Banks.	Increase.	Decrease.
Number of open accounts	675,555	706,395	30,840	-
Amount of deposits	$206,378,709 53	$218,047,922 37	$11,669,212 84	-
Number of deposits during the year preceding	378,261	532,594	154,333	-
Amount of the same	$28,486,803 97	$42,751,557 43	$14,264,753 46	-
Number of deposits received during the year of and exceeding $300 at one time	20,601	32,570	11,969	-
Amount of the same	$11,328,190 20	$18,301,375 81	$6,973,185 61	-
Number of withdrawals during the year	425,430	389,775	-	35,655
Amount of the same	$36,726,329 25	$34,403,428 23	-	$2,322,901 02
Number of accounts opened during the year	74,742	109,030	34,288	-
Number of accounts closed during the year	65,338	75,573	10,235	-
Amount of surplus on hand	$4,301,775 89	$4,758,194 88	$456,418 99	-
Amount of guaranty fund	2,071,047 62	2,670,152 85	599,105 23	-
Public funds	39,135,875 22	37,865,057 83	-	1,270,817 39
Loans on public funds	4,161,809 00	2,160,783 00	-	2,001,026 00
Bank stock	24,062,845 59	24,078,448 84	15,603 25	-
Loans on bank stock	731,600 34	894,822 70	163,222 36	-
Deposits in banks bearing interest	5,953,821 41	16,256,776 98	10,302,955 57	-
Railroad bonds	6,821,650 05	7,011,550 72	189,900 67	-
Invested in real estate	2,575,215 04	2,584,022 44	8,807 40	-
Real estate by foreclosure	9,324,901 51	9,222,345 71	-	102,555 80
Loans on mortgage of real estate	86,181,034 33	82,431,984 23	-	3,749,050 10
Loans to counties, cities, or towns	8,401,366 22	9,248,848 62	847,482 40	-
Loans on personal security	22,923,849 83	30,737,205 39	7,813,355 56	-
Cash on hand	1,315,612 90	1,664,490 95	348,878 05	-
Average rate of ordinary dividends for last year	3.68 per cent.	3.93 per cent.	.25 per cent.	-
Aggregate amount of earnings	$11,762,976 98	$11,894,710 60	$131,733 62	-
Aggregate amount of ordinary dividends	7,272,822 83	7,957,887 09	685,064 26	-
Annual expenses of the institutions	590,820 18	581,274 35	-	9,545 83
Number of outstanding loans not exceeding $3,000	33,045	32,320	-	725
Amount of the same	$35,555,438 58	$34,203,951 81	-	$1,351,486 77

ALPHABETICAL LIST OF THE SAVINGS BANKS, WITH STATEMENTS OF THEIR LIABILITIES AND ASSETS AT THE CLOSE OF BUSINESS OCT. 30, 1880.

No.	Names of Banks.	Amount of Deposits.	Amount of Surplus on Hand.	Guaranty Fund.	Sundry Liabilities.	Total Amount of Liabilities.	Public Funds.	Loans on Public Funds.	Bank Stock.	Loans on Bank Stock.
1	Abington Savings Bank	$888,745 42	$14,032 99	$8,025 00	-	$912,013 41	$130,462 50	-	$143,282 87	$3,150 00
2	Amherst Savings Bank	617,842 38	18,571 89	6,051 32	-	642,465 59	97,544 65	$1,500 00	93,007 89	-
3	Andover Savings Bank	1,340,012 56	35,693 77	20,000 00	-	1,395,706 33	165,250 00	500 00	159,700 00	500 00
4	Arlington Five Cents Savings Bank,	612,143 72	15,907 98	10,594 30	-	638,646 00	41,392 75	-	21,814 75	-
5	Athol Savings Bank	874,772 74	8,600 34	11,450 00	-	894,829 08	128,000 00	3,000 00	9,800 00	24,025 00
6	Attleborough Savings Bank	342,859 91	8,670 03	5,700 00	-	357,229 94	-	-	5,070 00	-
7	Barre Savings Bank	214,008 34	14,742 69	2,600 00	-	232,251 03	-	-	126,893 54	-
8	Bass River Sav'gs B'k, S. Yarmouth,	179,376 81	5,128 05	1,048 44	-	185,553 33	10,100 00	5,800 00	84,013 75	275 00
9	Benj. Franklin Sav'gs B'k, Franklin,	238,773 81	3,977 71	2,450 46	-	245,201 78	21,223 50	-	52,270 12	-
10	Berkshire County Savings Bank	1,667,585 40	21,130 85	18,000 00	$40 00	1,706,756 25	387,000 00	3,000 00	94,120 00	39,560 00
11	Beverly Savings Bank	515,533 39	6,648 26	6,000 00	-	528,181 65	35,000 00	200 00	156,595 50	6,200 00
12	Boston Five Cents Savings Bank	8,684,942 99	222,350 71	116,146 21	-	9,023,439 91	1,882,000 00	12,500 00	357,587 50	15,700 00
13	Boston Penny Savings Bank	738,756 60	7,321 30	10,211 69	-	756,289 65	19,950 00	-	94,371 23	500 00
14	Braintree Savings Bank	79,589 71	2,500 01	740 26	-	82,890 58	13,406 63	-	18,342 62	-
15	Bridgewater Savings Bank	176,208 81	3,742 39	2,255 00	31 00	182,237 20	11,500 00	-	27,287 01	-
16	Brighton Five Cents Savings Bank	184,454 47	17,548 39	2,642 01	3,191 98	207,836 85	-	-	38,297 25	-
17	Bristol Co. Savings Bank, Taunton	2,555,482 74	55,250 29	45,000 00	-	2,655,733 03	150,000 00	1,000 00	87,900 00	3,075 00
18	Broadway Savings Bank, Lawrence	537,807 24	42,055 05	5,500 00	54,090 00	639,452 35	150,000 00	-	127,000 00	2,546 00
19	Brookfield Savings Bank	34,817 88	953 98	387 55	-	36,159 41	-	-	-	-
20	Brookline Savings Bank	106,695 03	2,441 82	994 86	10 00	110,141 71	3,601 25	-	24,090 14	-
21	Cambridgeport Savings Bank	2,022,466 36	40,648 10	24,000 00	-	2,087,114 46	351,100 00	-	106,854 00	-
22	Cambridge Savings Bank	1,711,907 43	33,015 25	20,700 00	-	1,765,622 73	167,472 50	-	273,736 23	409 00
23	Canton Institution for Savings	374,276 10	7,774 19	7,492 96	-	389,543 25	39,350 00	-	51,131 37	9,400 00
24	Cape Ann Savings Bank, Gloucester,	1,022,251 82	11,918 17	28,000 00	9,635 58	1,071,805 57	77,000 00	1,000 00	201,400 00	8,000 00
25	Cape Cod Five Cts. Sav. B'k, Harwich,	213,109 06	4,455 99	-	-	217,565 05	-	-	37,689 83	-
26	Central Savings Bank	906,016 41	15,889 21	11,800 00	-	933,705 62	23,000 00	-	200,333 75	-
27	Charlestown Five Cents Savings B'k,	2,209,526 06	184,415 47	40,000 00	-	2,433,941 53	200,000 00	5,500 00	583,000 00	500 00
28	Chelsea Savings Bank	1,174,378 26	11,074 43	12,298 00	188 28	1,198,788 97	351,353 50	-	59,314 55	-
29	Chicopee Falls Savings Bank	66,989 10	-	318 77	289 55	67,507 51	3,050 00	-	13,975 00	-
30	Chicopee Savings Bank	463,348 04	5,784 56	4,177 86	-	473,310 46	1,000 00	-	28,052 00	13,400 00
31	Citizens' Savings Bank, Fall River	1,760,316 54	79,205 47	17,183 26	-	1,856,705 27	-	-	275,001 50	-
32	City Five Cts. Sav'gs B'k, Haverhill,	752,141 98	117,573 10	2,500 00	-	872,215 08	44,151 25	11,075 00	40,198 33	750 00
33	City Institution for Savings, Lowell,	3,038,385 35	137,462 18	45,000 00	-	3,220,847 53	102,600 00	-	651,880 00	20,232 00
34	Clinton Savings Bank	698,459 66	19 52	8,000 00	-	706,479 18	75,520 00	1,000 00	81,940 00	14,967 50
35	Cohasset Savings Bank	308,215 35	3,891 34	1,000 00	-	316,106 69	15,000 00	-	50,500 00	-
36	Crocker Inst. for Sav'gs, Turner's F'ls,	235,023 90	1,642 85	1,360 00	-	238,026 75	15,437 50	-	21,932 75	1,000 00
37	Danvers Savings Bank	928,303 66	28,001 89	16,770 00	290 16	973,425 71	39,105 00	-	120,621 00	4,510 00
38	Dedham Institution for Savings	1,245,398 39	72,216 55	26,713 50	-	1,344,328 44	269,000 00	-	73,000 00	900 00
39	East Boston Savings Bank	1,157,826 66	111,275 13	12,404 03	-	1,281,505 82	-	-	287,096 33	-
40	East Bridgewater Savings Bank	160,628 56	3,599 94	2,131 18	-	166,359 68	20,257 50	-	31,468 00	-
41	E. Cambridge Five Cts. Savings B'k,	811,917 14	8,798 62	15,437 98	4,061 84	840,218 58	26,000 00	2,500 00	124,521 50	11,879 21
42	Easthampton Savings Bank	269,771 02	752 37	3,500 00	-	274,023 99	-	-	67,544 25	2,450 00
43	East Weymouth Savings Bank	177,404 44	-	2,128 39	-	179,022 83	13,000 00	-	8,432 00	-
44	Eliot Five Cents Savings Bank	1,111,440 51	8,394 92	14,051 74	4,128 78	1,138,618 95	133,600 00	10,000 00	53,700 00	5,850 00
45	Emigrant Savings Bank,* Boston	1,260,623 61	119,395 71	9,019 67	3,156 69	1,392,695 71	11,737 50	-	-	-
46	Essex Savings Bank, Lawrence	3,316,312 50	41,402 20	40,000 00	-	3,397,714 70	706,000 00	-	290,750 00	2,000 00
47	Fairhaven Institution for Savings	653,174 80	5,795 59	6,396 75	69,129 59	734,496 82	86,225 00	-	228,140 00	400 00
48	Fall River Five Cents Savings Bank,	1,059,002 21	105,267 14	10,697 16	8,000 00	1,186,626 51	100,000 00	-	195,400 00	-
49	Fall River Savings Bank	4,285,870 87	44,509 85	57,000 00	21,189 23	4,408,569 95	600,000 00	-	633,900 00	-
50	Fitchburg Savings Bank	1,830,908 54	32,412 57	33,800 00	4,356 32	1,901,477 43	133,222 50	2,000 00	204,210 00	5,000 00
51	Florence Savings Bank	107,616 01	1,433 49	1,021 48	-	110,070 98	-	-	-	-
52	Foxborough Savings Bank†	135,168 79	1,995 29	1,800 00	890 88	139,854 96	4,000 00	-	10,500 00	-
53	Framingham Savings Bank	1,124,641 27	51,348 70	13,400 00	-	1,189,389 97	123,500 00	-	164,700 00	16,793 49
54	Franklin Savings Bank, Boston	2,902,864 98	142,615 40	28,789 97	-	3,074,270 35	255,021 87	10,000 00	79,617 83	-
55	Franklin Savings Inst., Greenfield	2,757,827 77	30,153 87	21,000 00	-	2,808,981 64	1,218,900 00	-	63,400 00	43,403 92
56	Gardner Savings Bank	633,691 17	6,699 29	8,292 18	2,364 02	651,046 66	18,350 00	-	103,390 13	20,200 00
57	Georgetown Savings Bank	177,490 02	2,192 52	1,833 00	-	181,515 54	18,692 50	100 00	18,038 00	-
58	Grafton Savings Bank	140,025 73	7,188 28	1,000 00	-	148,814 01	20,915 62	-	38,648 49	-
59	Great Barrington Savings Bank	189,397 60	13,886 32	2,700 55	-	205,990 56	1,000 00	-	74,503 53	825 00
60	Greenfield Savings Bank	898,489 01	1,273 73	9,050 00	-	908,812 74	90,000 00	-	95,700 00	8,900 00
61	Groveland Savings Bank	36,919 11	690 52	300 00	-	37,969 63	2,500 00	-	4,770 00	-
62	Hampden Savings Bank	1,545,648 23	10,715 43	18,000 00	-	1,574,363 66	213,788 36	21,000 00	252,329 00	17,500 00
63	Hampshire Savings Bank	494,661 62	7,304 79	5,000 00	-	506,966 41	-	-	191,244 42	700 00
64	Haverhill Savings Bank	3,147,950 02	1,369 72	42,297 12	-	3,191,616 86	974,300 00	2,000 00	502,950 00	62,350 00
65	Haydenville Savings Bank	197,263 43	10,297 88	2,050 18	-	209,617 49	26,583 90	-	8,179 00	-
66	Hingham Institution for Savings	1,607,145 52	1,155 93	15,087 63	368 73	1,624,657 51	115,000 00	100 00	142,300 00	430 00
67	Holliston Savings Bank	345,214 18	8,890 11	4,000 00	-	358,143 29	12,968 75	300 00	36,303 50	2,605 00
68	Holyoke Savings Bank	1,307,553 12	28,980 49	14,500 00	-	1,351,033 61	150,100 00	-	179,484 67	15,925 00
69	Home Savings Bank	2,340,440 72	305,335 32	10,000 00	-	2,655,776 04	107,250 00	800 00	377,043 44	29,018 65
70	Hoosac Savings Bank	114,941 47	721 70	1,000 00	34 50	116,697 67	-	-	5,020 00	-
71	Hopkinton Savings Bank	260,063 65	7,244 21	4,943 50	-	272,251 48	38,583 75	-	56,825 24	300 00
72	Hudson Savings Bank	238,670 44	924 83	2,103 97	-	241,699 24	32,593 03	-	6,106 00	1,509 00
73	Hyde Park Savings Bank	45,307 28	2,551 14	460 59	-	48,319 01	-	-	5,000 00	-
74	Institution for Savings in Roxbury	2,482,295 27	50,270 45	36,000 00	-	2,568,574 72	341,367 40	-	183,130 07	1,850 00
75	Inst. for Savings in Newburyport	4,019,192 46	34,657 53	70,000 00	-	4,123,849 99	1,029,000 00	10,500 00	619,320 00	1,900 00
76	Ipswich Savings Bank	177,655 27	2,567 27	1,340 00	-	181,562 54	17,633 00	800 00	31,070 00	-
77	Lawrence Savings Bank	325,130 75	10,394 52	3,018 68	-	348,349 95	24,000 00	-	75,550 00	2,250 00
78	Lee Savings Bank	504,820 62	7,067 03	8,000 00	-	519,896 65	60,000 00	-	65,310 00	900 00
79	Leicester Savings Bank	285,824 30	6,840 82	4,517 50	-	297,182 68	81,806 25	3,000 00	40,849 12	1,000 00
80	Leominster Savings Bank	595,953 67	1,141 16	6,000 00	-	603,097 83	-	-	76,200 00	7,235 00
81	Lowell Five Cents Savings Bank	1,682,117 56	171,440 23	17,404 77	3,755 00	1,874,717 56	72,075 00	-	68,771 50	2,000 00
82	Lowell Institution for Savings	3,169,650 27	51,447 57	50,725 38	-	3,271,823 22	730,000 00	-	342,400 00	27,000 00
83	Lynn Five Cents Savings Bank	1,447,898 51	59,896 32	15,100 00	12,746 90	1,536,041 43	130,888 53	-	367,588 97	1,200 00
84	Lynn Institution for Savings	1,826,396 22	45,600 53	37,000 00	-	1,908,996 75	341,000 00	32,500 00	213,082 00	10,650 00
85	Malden Savings Bank	431,396 48	1,621 00	4,250 00	-	440,268 38	85,500 00	-	64,750 00	-
86	Marblehead Savings Bank	168,196 58	3,718 45	1,791 12	-	173,706 15	9,710 13	-	55,818 00	-
87	Marlborough Savings Bank	586,855 09	10,308 89	8,863 04	-	606,027 02	159,084 00	-	117,941 25	-
88	Mechanics' Savings Bank, Holyoke	414,011 82	3,807 06	3,010 00	90 60	420,919 48	10,000 00	-	38,208 50	6,509 00
89	Mechanics' Savings Bank, Lowell	1,338,298 84	41,956 71	21,000 00	680 00	1,401,934 55	100,000 00	-	171,050 00	13,800 00
90	Medford Savings Bank	349,317 80	11,444 48	4,000 00	600 00	365,362 37	24,710 00	17,000 00	23,430 00	-
91	Medway Savings Bank	171,619 97	2,087 96	3,312 63	-	177,020 56	-	-	36,148 75	300 00
92	Melrose Savings Bank	91,787 03	1,108 68	560 16	-	93,456 77	33,182 50	-	1,650 00	-
93	Merrimac Savings Bank, Merrimac	194,493 51	303 08	1,849 31	-	196,646 83	-	-	2,000 00	-
94	Merrimack River Sav'gs B'k, Lowell,	269,801 24	8,808 75	1,985 80	-	280,745 85	7,000 00	-	27,419 12	14,000 00
95	Middleborough Savings Bank	298,287 36	5,332 80	2,550 00	1,059 12	307,229 28	47,250 25	-	13,140 00	-
96	Middlesex Inst. for Savings, Concord,	970,848 84	31,773 38	7,500 00	-	1,010,122 22	20,000 00	-	267,000 00	-
97	Milford Savings Bank	684,929 22	6,148 52	7,136 87	-	698,214 61	128,310 00	1,575 00	118,193 74	12,280 00
98	Millbury Savings Bank	504,114 38	14,019 06	4,559 00	-	522,693 34	69,500 00	-	122,600 00	1,050 00
99	Miners' Savings B'k, W. Stockbridge,	44,718 48	1,070 00	400 00	-	46,107 48	11,696 84	-	5,375 00	-
100	Monson Savings Bank	415,109 98	4,443 40	1,325 00	-	420,878 44	75,710 00	2,000 00	13,355 25	15,200 00
101	Nantucket Institution for Savings	436,398 78	39,111 04	3,318 91	-	478,828 73	-	200 00	4,700 00	-
102	Natick Five Cents Savings Bank	542,688 88	15,804 13	4,050 05	-	563,233 97	41,632 22	-	53,479 75	4,000 00
103	New Bedford Five Cts. Savings B'k,	2,505,592 38	47,641 35	30,233 80	-	2,583,467 53	1,202,500 00	270 00	177,900 00	863 84
104	New Bedford Institution for Savings,	8,968,285 73	54,431 01	138,000 00	-	9,160,716 74	2,882,550 00	58,708 00	1,410,300 00	27,720 00
105	Newburyport Five Cts. Savings B'k,	863,822 27	79,827 98	5,010 10	-	948,660 35	85,000 00	-	101,000 00	550 00
106	Newton Savings Bank	840,908 70	15,736 22	8,010 00	-	864,654 92	104,099 43	2,050 00	34,701 67	2,000 00
107	Northampton Institution for Savings,	1,775,368 67	31,065 04	25,000 00	-	1,831,433 71	540,027 50	95 00	45,800 00	10,093 70
108	North Adams Savings Bank	792,014 21	9,000 00	8,000 00	3,083 76	812,097 97	59,835 00	3,500 00	43,512 89	2,909 00
109	N. Avenue Savings B'k, Cambridge,	65,228 71	624 44	823 08	-	66,675 13	4,086 04	-	6,500 00	-
110	North Brookfield Savings Bank	322,333 69	1,813 48	5,744 08	150 57	330,012 12	88,000 00	-	11,400 00	-
111	North Easton Savings Bank	277,721 33	16,500 89	3,650 00	-	297,872 22	28,430 00	100 00	122,204 02	5,150 00
112	North End Savings Bank, Boston	387,940 56	21,776 05	5,510 60	-	415,227 21	16,450 00	-	43,184 04	-
113	Orange Savings Bank	197,168 87	849 93	2,150 00	-	200,168 80	-	-	30,685 53	1,200 00
114	Palmer Savings Bank	457,277 47	3,590 64	4,000 00	-	464,877 11	27,600 00	-	27,300 00	2,800 00
115	People's Savings Bank, Worcester	3,227,783 38	43,580 33	44,524 74	52,868 38	3,368,762 83	339,500 00	-	758,896 00	-
116	Plymouth Five Cents Savings Bank	526,948 49	11,276 80	5,108 32	-	543,333 61	148,400 00	-	25,000 00	1,000 00
117	Plymouth Savings Bank	2,064,979 10	65,715 39	40,000 00	248 97	2,170,943 46	420,471 25	2,000 00	120,541 00	7,100 00
118	Provident Inst. for Savings, Boston	23,322,250 77	56,704 25	150,000 00	26,560 05	23,555,515 07	3,525,000 00	1,840,000 00	1,134,625 00	4,000 00
119	Prov. Inst. Sav., Salisb'y & Amesb'y,	1,252,458 46	50,880 54	28,776 65	-	1,332,115 65	475,506 00	-	141,325 00	-
120	Quincy Savings Bank	1,036,060 32	2,355 43	14,500 00	-	1,052,915 75	40,000 00	500 00	190,806 49	1,100 00
121	Randolph Savings Bank	674,032 44	12,020 97	14,045 66	-	702,409 07	85,000 00	-	254,458 61	-
122	Rockland Savings Bank	344,962 24	5,397 64	4,000 00	-	354,359 88	22,500 00	-	75,638 55	-
123	Salem Five Cents Savings Bank	2,091,272 79	43,703 11	42,000 00	-	2,176,975 90	371,200 00	-	552,830 00	800 00
124	Salem Savings Bank	6,086,044 64	20,236 58	120,000 00	-	6,226,881 22	2,057,500 00	19,100 00	547,100 00	10,700 00
125	Seamen's Savings Bank	331,073 16	13,283 73	4,994 35	-	349,351 24	-	-	110,126 20	1,000 00
126	Shelburne Falls Savings Bank	691,017 30	11,281 47	11,500 00	-	713,798 77	170,000 00	-	68,300 00	2,150 00
127	South Adams Savings Bank	401,043 60	6,965 75	6,000 00	-	414,009 35	32,600 00	-	28,650 00	-
128	Southbridge Savings Bank	975,705 19	17,276 70	9,400 00	-	1,002,381 89	525,000 00	20,000 00	43,072 00	1,500 00
129	South Boston Savings Bank	1,026,233 53	53,058 39	18,500 00	-	1,097,791 92	227,435 75	-	76,200 00	-
130	South Scituate Savings Bank	417,977 82	2,164 12	4,325 00	-	424,466 94	-	-	58,565 00	100 00
131	South Weymouth Savings Bank	313,534 51	7,636 30	4,000 00	-	325,164 81	10,000 00	-	152,012 37	400 00
132	Spencer Savings Bank	261,934 80	4,667 14	2,150 00	-	268,751 94	21,000 00	-	20,700 00	-
133	Springfield Five Cts. Savings Bank,	1,357,163 51	4,260 03	12,800 00	-	1,374,223 54	208,000 00	-	86,200 00	1,822 08
134	Springfield Institution for Savings	6,729,527 98	65,259 00	71,000 00	-	6,865,787 67	2,281,300 00	1,000 00	652,600 00	99,000 00
135	Stockbridge Savings Bank	59,470 30	393 00	503 67	112 13	60,479 10	2,770 00	200 00	2,970 00	-
136	Stoneham Five Cents Savings Bank	287,079 20	10,969 83	4,511 48	-	302,560 51	75,000 00	-	-	-
137	Suffolk Savings Bank	13,579,888 92	72,260 59	121,300 25	32,371 18	13,805,820 94	1,148,000 00	32,000 00	566,069 75	37,000 00
138	Taunton Savings Bank	1,175,736 51	111,232 02	13,996 57	1,849 03	1,302,814 13	260,057 62	-	70,208 12	100 00
139	Templeton Savings Bank	99,461 00	649 81	918 43	-	101,029 27	-	-	3,006 00	500 00
140	Union Inst. for Savings, Boston	2,636,403 05	10,911 14	36,785 00	-	2,680,159 19	528,455 88	-	-	-
141	Union Savings Bank, Fall River	599,734 84	20,717 08	7,200 00	-	627,652 82	5,000 00	-	36,575 00	-
142	Uxbridge Savings Bank	275,386 18	6,664 09	3,125 00	-	285,175 27	-	-	131,969 45	-
143	Wakefield Savings Bank	76,225 05	-	737 67	-	76,963 32	13,500 00	-	4,000 00	-
144	Wales Savings Bank	17,995 03	1,191 01	205 00	47 37	19,439 01	-	-	9,772 50	-
145	Waltham Savings Bank	1,138,716 26	29,071 67	22,000 00	-	1,189,787 93	220,975 00	-	103,125 00	5,700 00
146	Ware Savings Bank	1,737,769 71	20,448 59	8,514 39	-	1,766,732 69	477,000 00	-	282,400 00	-
147	Wareham Savings Bank	476,349 10	5,705 43	4,575 00	-	486,629 53	-	-	176,683 59	-
148	Warren Five Cts. Sav. B'k, Peabody,	1,272,723 47	52,922 03	13,000 00	-	1,338,645 50	70,000 00	-	159,480 62	1,365 54
149	Warren Inst. for Savings, Boston	4,033,062 42	138,464 73	60,500 00	-	4,232,027 15	641,000 00	8,000 00	185,000 00	9,550 00
150	Watertown Savings Bank	194,141 61	1,034 99	1,750 00	-	196,926 60	34,515 06	-	23,469 75	1,200 00
151	Webster Five Cents Savings Bank	341,368 17	5,806 53	2,803 49	-	349,978 19	17,765 00	-	75,657 50	-
152	Wellfleet Savings Bank	309,308 77	11,131 21	7,418 65	2,991 09	330,847 72	-	-	228,867 78	-
153	Westborough Savings Bank	407,497 08	3,604 89	3,919 00	488 59	415,509 56	12,500 00	-	49,150 06	-
154	Westfield Savings Bank	727,185 47	23,919 19	7,656 04	535 60	759,296 30	113,000 00	-	53,600 00	5,016 67
155	Weymouth Savings Bank	668,345 39	47,676 41	9,719 00	-	725,740 80	55,891 86	-	68,400 00	-
156	Whitinsville Savings Bank	204,123 69	5,380 90	1,546 24	-	211,050 83	9,000 00	-	68,086 20	-
157	Winchendon Savings Bank	465,252 07	9,014 67	8,028 54	-	482,295 28	8,000 00	-	87,120 00	9,079 50
158	Winchester Savings Bank	177,065 20	1,288 08	1,865 41	862 50	181,081 19	14,355 00	-	10,393 50	-
159	Woburn Five Cents Savings Bank	337,019 97	32,701 31	1,698 40	-	371,419 71	-	-	202,038 19	-
160	Worcester County Inst. for Savings	7,637,308 43	222,362 26	104,000 00	19,208 13	7,983,058 82	1,720,800 00	-	791,050 00	65,500 00
161	Worcester Five Cents Savings Bank,	2,147,366 22	18,062 00	20,000 00	-	2,185,428 22	120,500 00	5,000 00	202,600 00	2,425 00
162	Worcester Mechanics' Savings Bank,	3,010,264 31	37,720 31	30,994 08	311 46	3,079,290 10	679,000 00	1,000 00	264,200 00	3,800 00
163	Worcester North Savings Institution,	1,574,922 91	10,491 65	20,360 33	-	1,605,775 19	310,298 86	500 00	86,897 12	13,000 00
164	Woronoco Savings Bank, Westfield	646,650 78	5,337 24	5,883 08	-	657,877 10	107,982 10	2,750 00	5,705 00	600 00
	Total of 164 Banks doing business	$218,047,022 37	$4,758,161 88	$2,070,152 85	$346,019 72	$225,823,189 82	$37,865,057 83‡	$2,160,783 00	$24,078,448 84	$804,822 70

No.	Railroad Bonds.	Real Estate by Foreclosure.	Real Estate for Banking Purposes.	Loans on Mortgage of Real Estate.	Loans on Personal Security.	Loans to Counties, Cities or Towns.	Deposits in Banks bearing Interest.	Cash on Hand.	Sundry Assets.	Total Amount of Assets.
1	$15,001 08	$2,000 91	-	$182,002 84	$18,377 13	$7,000 00	$34,000 07	$123 99	$376 12	$912,013 41
2	51,200 00	5,750 00	$15,000 00	255,813 24	38,089 77	39,700 00	38,932 02	5,347 12	-	642,465 59
3	174,000 00	56,890 35	-	422,347 00	24,294 59	10,000 00	80,814 44	1,403 05	-	1,395,706 33
4	5,050 00	44,719 80	26,390 59	402,601 72	14,107 21	48,400 00	32,250 21	72 73	1,040 24	638,646 00
5	-	9,043 92	-	365,892 29	125,081 18	68,480 00	160,000 00	475 68	1,031 01	894,829 08
6	-	5,474 77	-	189,809 00	76,100 25	37,200 00	40,070 29	3,301 72	-	357,229 94
7	6,060 00	-	-	90,245 07	9,916 43	-	1,969 31	-	160 68	232,251 03
8	10,436 45	691 00	-	22,887 32	20,375 50	5,500 00	12,290 83	1,072 53	11,564 80	185,553 33
9	-	20,774 24	-	113,771 00	10,249 00	15,000 00	9,402 40	795 81	1,715 71	245,201 78
10	10,000 00	92,733 40	-	705,241 30	151,070 20	25,060 00	90,000 00	101,304 29	7,118 00	1,706,756 25
11	2,000 00	27,092 80	-	252,049 00	3,750 00	30,000 00	-	14,387 35	7 60	528,181 65
12	140,000 00	226,326 10	139,475 04	4,163,752 15	544,500 00	585,000 00	938,264 86	15,268 25	71 41	9,023,439 91
13	5,012 50	16,159 44	115,000 00	373,900 00	73,000 00	-	35,664 85	4,130 87	18,594 76	756,289 65
14	-	3,178 84	-	40,185 00	-	-	1,656 49	121 00	-	82,890 58
15	-	9,500 00	-	103,213 65	25,024 30	-	-	5,182 43	139 21	182,237 20
16	-	51,031 66	-	120,830 00	-	-	-	7 65	2,097 20	207,836 85
17	-	296,266 87	25,000 00	1,520,995 00	428,823 50	20,000 00	40,989 98	6,903 95	50,788 73	2,655,733 03
18	-	121,150 00	-	159,029 00	32,500 00	-	40,778 40	4,948 05	-	639,452 35
19	-	-	-	22,059 00	8,360 00	-	5,299 82	290 59	150 00	36,159 41
20	-	7,857 11	-	66,306 00	-	-	6,020 36	682 44	3,885 42	110,141 71
21	-	85,600 22	-	1,122,982 09	104,600 00	-	210,700 00	1,782 15	13,495 40	2,087,114 46
22	-	171,183 53	-	802,541 00	207,877 00	-	138,073 03	2,468 90	1,370 43	1,765,622 73
23	19,750 00	19,295 00	-	188,136 00	17,005 00	44,000 00	6,349 59	-	220 20	389,543 25
24	31,875 00	7,729 87	6,000 00	427,021 33	185,000 00	108,500 00	14,266 06	7,805 27	308 04	1,071,805 57
25	-	26,404 35	1,809 03	67,634 14	71,718 56	2,500 00	5,002 40	1,570 35	-	217,565 05
26	-	190,050 00	-	409,048 00	54,850 00	-	56,123 87	-	-	933,705 62
27	-	351,000 00	120,000 00	1,089,245 00	14,250 00	-	60,147 82	8,798 71	-	2,433,941 53
28	11,225 00	49,482 15	13,772 91	581,532 06	6,675 00	75,000 00	47,493 08	4,827 86	2,211 80	1,198,788 97
29	-	-	-	38,900 00	9,890 97	-	-	1,721 54	-	67,507 51
30	12,000 00	1,058 00	-	284,119 90	77,479 00	36,900 00	14,000 00	1,370 06	-	473,310 46
31	-	9,101 68	-	788,016 00	744,579 87	25,000 00	-	15,892 12	1,334 10	1,856,705 27
32	90,662 50	174,831 20	-	263,917 00	9,804 00	20,000 00	117,055 45	15,500 00	39,210 35	872,215 08
33	223,500 00	-	-	1,504,722 25	298,150 00	315,000 00	41,760 79	505 30	2,437 10	3,220,847 53
34	60,650 00	20,872 05	-	356,477 01	31,700 00	25,000 00	24,900 00	702 02	12,750 00	706,479 18
35	25,000 00	12,500 00	-	185,020 00	-	7,090 00	14,848 81	237 85	-	316,106 69
36	-	-	2,805 00	135,010 55	49,820 00	-	5,700 00	5,044 43	670 52	238,026 75
37	-	109,020 67	-	410,316 25	170,004 08	15,000 00	83,423 28	12,403 21	2,421 37	973,425 71
38	92,292 50	74,900 00	-	653,003 80	115,000 00	9,850 00	55,122 14	-	-	1,344,328 44
39	-	304,599 35	24,052 20	608,021 18	23,301 00	-	8,100 23	1,398 48	23,077 05	1,281,505 82
40	12,000 00	690 50	-	67,761 34	23,582 00	1,850 00	5,763 61	2,768 18	218 46	166,359 68
41	19,000 00	60,632 14	7,000 00	530,007 56	40,500 00	-	8,782 02	2,704 43	31 00	840,218 58
42	-	-	-	143,700 00	57,325 00	-	-	2,834 74	170 00	274,023 99
43	2,000 00	1,138 50	-	127,827 00	3,520 00	12,500 00	10,707 00	310 79	187 54	179,022 83
44	39,000 00	28,000 00	-	449,300 00	70,000 00	2,000 00	-	31,505 87	15,663 08	1,138,618 95
45	-	329,178 23	200,322 95	471,830 65	20,800 00	-	176,423 81	3,405 45	88,997 07	1,392,695 71
46	300,000 00	72,000 00	18,000 00	1,307,782 00	447,989 22	6,000 00	230,754 55	16,438 03	-	3,397,714 70
47	23,000 00	118,300 90	4,809 36	122,500 00	101,070 75	-	14,494 91	10,216 05	20,330 85	734,496 82
48	45,000 00	37,433 68	-	459,194 05	334,696 31	-	-	68 57	14,833 90	1,186,626 51
49	-	29,397 10	50,000 00	1,483,665 01	1,249,607 28	-	168,480 70	5,033 72	128,426 08	4,408,569 95
50	2,700 00	60,000 00	150,000 00	812,506 00	113,740 00	-	106,564 55	6,204 91	329 17	1,901,477 43
51	-	1,587 91	-	51,682 25	51,352 30	-	4,720 65	687 93	39 94	110,070 98
52	-	32,600 00	-	74,570 00	5,079 29	-	7,139 00	1,304 88	3,761 70	139,854 96
53	20,000 00	12,000 00	-	697,005 43	100,136 08	-	-	43,695 74	9,760 23	1,189,389 97
54	-	417,501 27	-	1,654,273 73	319,090 90	277,930 09	55,029 43	2,383 43	3,509 79	3,074,270 35
55	182,500 00	16,116 87	-	675,999 28	42,648 12	210,737 77	330,291 27	2,136 07	16,848 84	2,808,981 64
56	21,600 00	2,055 96	-	279,475 04	59,164 17	80,020 00	45,000 00	3,388 10	2,503 20	651,046 66
57	-	9,780 00	-	118,668 08	12,690 00	-	-	4,865 00	1,481 96	181,515 54
58	-	-	-	52,200 00	14,423 00	20,000 00	-	2,626 00	-	148,814 01
59	-	4,877 70	-	100,700 17	10,012 50	1,000 00	-	11,885 53	580 53	205,990 56
60	10,500 00	13,382 23	-	380,358 46	99,830 00	11,400 00	158,551 30	-	10,190 75	908,812 74
61	2,230 00	550 00	-	23,600 00	1,575 00	2,000 00	-	744 63	-	37,969 63
62	-	182,001 80	-	760,430 00	87,299 09	15,000 00	10,000 00	5,671 41	7,843 33	1,574,363 66
63	-	4,600 00	-	185,605 00	40,730 04	-	83,071 90	-	754 45	506,966 41
64	124,200 00	-	-	1,079,375 00	388,200 00	15,000 00	30,000 00	2,039 63	2,232 23	3,191,616 86
65	5,737 50	4,000 00	-	86,743 90	42,512 57	11,300 00	23,453 37	837 43	260 82	209,617 49
66	15,000 00	83,120 16	3,000 00	944,442 13	174,380 00	39,700 00	61,812 58	9,416 72	5,955 92	1,624,657 51
67	11,400 00	12,800 00	-	210,515 00	14,080 00	17,540 00	30,178 36	3,989 11	5,463 57	358,143 29
68	10,000 00	-	-	669,425 00	129,025 00	-	139,635 06	23,101 37	7,276 61	1,351,033 61
69	-	511,127 30	-	1,028,003 11	101,000 00	24,000 00	457,370 50	9,247 92	6,700 12	2,655,776 04
70	-	20,007 16	-	50,905 09	36,210 04	-	-	1,698 75	1,896 63	116,697 67
71	30,320 00	2,580 33	-	105,865 00	5,650 00	6,000 00	23,127 16	3,000 00	-	272,251 48
72	14,025 00	800 00	-	141,310 00	7,591 11	15,000 00	10,000 00	11,572 10	302 00	241,699 24
73	-	5,534 28	-	23,900 00	10,350 00	-	2,856 55	466 29	211 89	48,319 01
74	187,321 73	110,456 00	4,000 00	972,425 00	328,750 21	12,000 00	345,304 35	81,894 06	-	2,568,574 72
75	140,000 00	117,720 63	15,000 00	1,006,305 00	556,372 00	187,501 50	107,864 45	782 74	41,487 67	4,123,849 99
76	-	-	-	65,306 00	10,635 00	1,012 50	23,169 67	1,316 37	500 00	181,562 54
77	5,000 00	24,150 72	-	160,107 77	6,402 02	-	37,126 35	3,686 38	1,170 11	348,349 95
78	-	11,301 13	-	264,663 05	29,923 00	20,000 00	-	26,178 96	11,800 91	519,896 65
79	3,030 00	4,800 00	-	127,267 38	12,850 00	-	9,419 36	-	4,160 57	297,182 68
80	-	13,856 29	-	445,703 10	85,950 00	22,000 00	41,000 00	10,525 33	628 05	603,097 83
81	-	346,661 30	89,996 86	735,950 00	15,140 00	25,000 00	382,347 96	27,009 36	8,805 58	1,874,717 56
82	-	-	20,334 06	480,150 00	-	1,305,800 00	360,139 16	-	-	3,271,823 22
83	14,083 05	35,950 00	40,000 00	667,729 06	20,597 00	96,527 33	153,449 00	5,324 69	1,811 70	1,536,041 43
84	19,700 00	2,881 43	45,000 00	850,010 00	102,800 00	146,328 00	122,916 28	10,284 50	2,835 54	1,908,996 75
85	-	2,800 00	-	178,250 00	79,250 00	-	-	9,777 90	19,940 30	440,268 38
86	-	34,330 01	-	42,950 00	-	11,400 00	18,941 28	518 84	-	173,706 15
87	-	18,350 00	-	345,641 50	11,836 76	-	42,514 22	-	659 29	606,027 02
88	-	-	-	230,295 00	71,789 00	-	-	59,250 00	4,867 38	420,919 48
89	80,000 00	152,452 07	62,175 00	643,598 57	88,118 04	-	56,187 00	4,015 81	-	1,401,934 55
90	-	14,000 10	-	181,900 00	65,200 00	15,000 00	21,710 10	2,411 81	-	365,362 37
91	-	11,280 30	-	100,072 00	10,198 65	2,500 00	5,840 30	712 77	958 75	177,020 56
92	-	-	-	45,310 00	-	-	11,670 13	1,343 16	291 08	93,456 77
93	8,600 00	-	-	94,860 00	71,083 40	2,325 00	14,178 34	-	-	196,646 83
94	-	24,700 00	-	149,210 25	47,342 07	3,000 00	7,045 77	122 04	-	280,745 85
95	5,112 50	-	-	193,234 10	51,524 42	16,301 11	37,924 51	2,625 87	20 52	307,229 28
96	140,000 00	4,500 00	-	373,008 80	109,300 00	65,000 00	-	29,289 85	1,363 57	1,010,122 22
97	11,440 00	1,780 22	20,000 00	236,375 04	73,101 08	25,000 00	45,600 00	15,858 33	-	698,214 61
98	20,000 00	520 97	10,477 40	212,750 00	1,100 00	52,500 00	13,540 03	593 59	17,544 75	522,693 34
99	-	-	-	20,550 00	675 00	2,200 00	-	5,700 04	-	46,107 48
100	4,144 65	30,502 57	-	181,275 00	9,645 00	6,500 00	25,000 00	27,545 97	-	420,878 44
101	-	70,108 21	3,575 00	255,410 47	32,198 00	-	94,090 33	10,923 40	714 32	478,828 73
102	-	4,000 00	-	337,438 00	43,520 00	10,000 00	40,000 00	22,579 32	583 99	563,233 97
103	161,000 00	-	-	320,570 80	392,247 10	4,500 00	248,275 90	9,865 96	5,404 93	2,583,467 53
104	759,500 00	659 80	40,000 00	406,803 50	2,401,414 02	34,550 00	1,120,298 50	11,052 67	1,039 85	9,160,716 74
105	5,000 00	194,240 69	43,042 40	338,880 00	30,541 00	-	146,855 65	1,925 55	125 00	948,660 35
106	54,204 62	78,080 00	-	380,522 44	78,300 00	-	64,413 33	3,505 48	2,027 05	864,654 92
107	301,875 00	15,325 00	27,582 40	594,833 13	32,001 00	24,300 00	108,595 82	4,245 10	-	1,831,433 71
108	-	9,533 08	6,000 00	475,370 40	137,630 21	2,000 00	50,834 19	9,002 49	14,910 71	812,097 97
109	-	4,022 72	-	46,565 00	1,500 00	-	2,722 93	378 44	-	66,675 13
110	73,600 00	870 00	-	151,810 00	-	-	229 70	915 78	207 94	330,012 12
111	-	24,766 55	-	75,038 01	17,045 10	-	-	23,336 15	2 00	297,872 22
112	20,212 50	30,408 24	-	225,051 87	-	-	25,013 23	752 05	4,155 28	415,227 21
113	-	1,000 00	-	77,805 00	29,053 37	15,000 00	-	41,372 31	62 59	200,168 80
114	9,040 00	13,000 00	-	240,722 00	124,095 00	5,583 27	7,000 00	416 44	6,720 40	464,877 11
115	134,500 00	94,993 05	65,000 00	1,314,054 36	175,200 00	108,300 00	137,653 44	10,970 11	199,791 87	3,368,762 83
116	22,000 00	15,552 79	2,000 00	249,510 00	17,358 00	6,570 00	-	54,103 04	639 18	543,333 61
117	135,000 00	45,040 07	7,000 00	577,530 90	240,805 00	102,000 00	105,730 80	2,924 44	14,200 00	2,170,943 46
118	584,000 00	90,697 12	80,000 00	6,237,619 73	6,840,445 28	1,200,800 00	1,031,479 15	49,097 40	28,751 39	23,555,515 07
119	51,500 00	-	2,500 00	226,400 00	126,200 00	105,000 00	109,715 62	8,986 28	988 75	1,332,115 65
120	10,000 00	158,188 62	-	521,999 03	64,275 00	-	108,430 31	1,090 17	34,520 10	1,052,915 75
121	167,500 00	37,521 47	-	134,296 00	12,050 00	65,000 00	-	4,508 44	1,207 55	702,409 07
122	5,250 00	9,200 00	-	196,873 02	29,900 12	7,000 00	9,401 42	816 47	713 70	354,359 88
123	-	58,600 00	-	790,600 00	166,000 00	89,060 00	158,000 00	6,855 90	-	2,176,975 90
124	-	90,427 27	75,000 00	909,190 00	1,269,700 00	655,450 00	478,631 40	34,382 46	-	6,226,881 22
125	-	80,754 90	1,330 29	33,710 00	37,119 53	75,000 00	645 36	732 45	2,623 49	349,351 24
126	-	4,000 00	1,000 00	350,375 20	81,013 34	6,000 00	-	9,960 23	-	713,798 77
127	-	11,400 00	-	170,420 00	143,028 50	-	25,043 18	-	2,860 67	414,009 35
128	50,000 00	1,200 00	-	214,500 00	50,000 00	-	78,000 00	2,460 85	15,449 04	1,002,381 89
129	17,450 00	183,203 21	71,938 49	440,557 50	15,060 00	-	55,369 66	3,036 50	1,581 47	1,097,791 92
130	-	39,117 06	-	252,537 96	30,503 75	29,355 66	13,832 18	516 11	-	424,466 94
131	-	20,975 00	-	123,650 00	10,960 00	6,000 00	-	507 41	-	325,164 81
132	5,000 00	-	-	114,215 00	33,850 00	30,750 00	5,266 28	16,068 04	4,302 62	268,751 94
133	-	60,775 00	139,721 04	592,525 00	100,000 00	-	125,000 00	4,545 42	19,634 10	1,374,223 54
134	203,000 00	71,200 00	104,500 66	2,344,500 00	128,550 00	486,000 00	810,780 00	64,118 65	114,733 02	6,865,787 67
135	-	2,884 37	-	40,058 78	5,566 00	2,000 00	-	4,086 01	-	60,479 10
136	-	6,328 00	-	151,881 73	2,300 00	37,600 00	23,574 05	2,876 84	3,599 80	302,560 51
137	200,000 00	150,128 22	180,000 00	5,010,162 25	4,276,100 00	30,000 00	1,097,351 22	162,017 31	2,052 19	13,805,820 94
138	10,000 00	178,033 61	-	522,120 63	232,515 05	-		11,190 14	8,379 30	1,302,814 13
139	-	-	-	59,025 00	15,375 00	20,000 00	2,001 24	1,128 03	-	101,029 27
140	-	149,808 78	278,061 06	975,743 00	77,275 00	-	94,166 18	4,746 55	274,427 74	2,680,159 19
141	-	3,356 84	38,000 00	252,222 00	182,353 00	-	-	109,732 88	413 16	627,652 82
142	-	26,836 48	-	99,850 96	17,875 00	-	5,640 31	-	1,063 13	285,175 27
143	1,000 00	8,947 58	-	40,005 05	1,875 00	-	4,031 27	251 38	3,263 04	76,963 32
144	-	-	-	8,637 60	3,505 00	-	-	194 51	240 00	19,439 01
145	70,500 00	16,500 00	-	641,052 09	72,703 07	-	47,000 00	12,231 00	-	1,189,787 93
146	238,000 00	1,600 00	-	529,228 04	107,552 38	48,600 00	65,000 00	6,035 73	11,916 54	1,766,732 69
147	-	173,647 02	-	100,310 91	19,764 10	-	-	8,848 16	3,360 12	486,629 53
148	19,750 00	102,085 52	-	477,333 75	51,652 46	392,167 36	15,000 00	10,026 98	774 27	1,338,645 50
149	200,000 00	202,000 00	50,000 00	1,780,106 70	1,030,000 00	-	109,285 01	11,118 83	6,866 61	4,232,027 15
150	2,604 00	-	-	100,425 00	-	6,293 00	27,800 00	110 85	500 00	196,926 60
151	17,087 50	4,400 00	-	193,390 00	11,772 00	8,000 00	10,062 03	115 62	388 24	349,978 19
152	-	4,800 00	4,002 84	83,159 50	5,057 00	3,500 00	43 75	399 93	215 92	330,847 72
153	3,006 00	9,147 37	-	240,920 52	18,758 90	17,000 00	25,000 00	3,813 12	210 65	415,509 56
154	-	24,700 00	-	397,531 59	19,759 76	50,000 00	20,050 59	1,033 93	28,943 16	759,296 30
155	-	181,966 00	-	291,345 00	67,220 00	10,000 00	25,090 05	115 29	25,700 60	725,740 80
156	25,030 00	-	-	64,432 31	15,500 00	-	27,724 50	-	677 73	211,050 83
157	21,000 00	19,750 00	-	217,936 24	105,066 81	-	-	13,862 73	200 00	482,295 28
158	3,237 50	2,027 05	-	97,060 22	12,547 00	36,000 00	5,380 30	59 53	600 06	181,081 19
159	-	40,153 50	-	94,167 90	30,700 00	1,000 00	1,930 78	886 34	-	371,419 71
160	709,000 00	133,423 42	-	2,513,611 00	940,250 00	744,008 83	916,488 33	7,381 87	5,512 37	7,983,058 82
161	29,000 00	15,475 00	-	1,011,200 00	450 00	85,000 00	381,865 95	825 20	22,067 07	2,185,428 22
162	72,500 00	63,759 97	-	1,370,608 71	145,880 36	55,000 00	381,234 57	2,899 29	81,010 26	3,079,290 10
163	33,889 54	26,214 35	-	712,703 45	270,535 03	91,147 05	50,000 00	3,331 52	1,197 37	1,605,775 19
164	-	2,740 00	-	333,570 00	41,534 21	50,500 00	-	15,730 57	465 10	657,877 10
Total	$7,011,556 72	$9,222,345 71	$2,581,622 44	$82,431,984 23	$30,737,205 39	$9,248,848 02	$10,256,776 98	$1,604,490 95	$1,666,852 41	$225,823,189 82

* Temporarily enjoined.

† Payments of deposits limited.

‡ Amount invested in United States bonds, $20,502,629.95; amount invested in State, county, city, and town bonds, $17,362,427.88.

ALPHABETICAL LIST OF THE SAVINGS BANKS, WITH STATEMENTS OF THEIR LIABILITIES AND ASSETS AT THE CLOSE OF BUSINESS OCT. 30, 1880.

	NAMES OF BANKS.	Amount of Deposits.	Amount of Surplus on Hand.	Guaranty Fund.	Sundry Liabilities.	Total Amount of Liabilities.	Public Funds.	Loans on Public Funds.	Bank Stock.	Loans on Bank Stock.	Railroad Bonds.	Real Estate by Foreclosure.	Real Estate for Banking Purposes.	Loans on Mortgage of Real Estate.	Loans on Personal Security.	Loans to Counties, Cities or Towns.	Deposits in Banks bearing Interest.	Cash on Hand.	Sundry Assets.	Total Amount of Assets.	
1	Abington Savings Bank	$888,745 42	$14,642 99	$8,625 00	–	$912,013 41	$139,462 50	–	$148,282 87	$3,150 00	$45,661 08	$2,909 91	–	$482,002 84	$48,377 13	$7,000 00	$34,666 97	$123 99	$376 12	$912,013 41	1
2	Amherst Savings Bank	617,842 38	18,571 89	6,051 32	–	642,465 59	97,544 65	$1,500 00	93,607 89	–	51,200 00	5,750 00	$15,000 00	255,813 24	38,069 77	33,700 00	38,932 92	5,347 12	–	642,465 59	2
3	Andover Savings Bank	1,340,012 56	35,693 77	20,000 00	–	1,395,706 33	465,250 00	500 00	159,700 00	500 00	174,000 00	56,896 35	–	422,347 00	24,294 59	10,000 00	80,814 44	1,403 95	–	1,395,706 33	3
4	Arlington Five Cents Savings Bank,	612,143 72	15,907 98	10,594 30	–	638,646 00	41,392 75	–	21,814 75	–	5,050 00	44,719 80	26,396 59	402,601 72	14,107 21	13,300 00	32,250 21	72 73	1,940 24	638,646 00	4
5	Athol Savings Bank	874,772 74	8,606 34	11,450 00	–	894,829 08	128,000 00	3,000 00	9,800 00	24,025 00	–	9,043 92	–	365,892 29	125,081 18	68,480 00	160,000 00	475 68	1,031 01	894,829 08	5
6	Attleborough Savings Bank	342,859 91	8,670 03	5,700 00	–	357,229 94	–	–	5,079 00	–	–	5,474 77	–	189,809 00	76,196 25	37,200 00	40,079 20	3,391 72	–	357,229 94	6
7	Barre Savings Bank	214,908 34	14,742 69	2,600 00	–	232,251 03	–	–	126,893 54	–	6,060 00	–	–	90,245 07	6,916 43	–	1,969 31	–	166 68	232,251 03	7
8	Bass River Sav'gs B'k, S. Yarmouth,	179,376 84	5,128 05	1,048 44	–	185,553 33	10,100 00	5,800 00	84,613 75	275 00	10,436 45	631 00	–	22,887 32	20,375 56	5,500 00	12,296 33	1,072 53	11,564 89	185,553 33	8
9	Benj. Franklin Sav'gs B'k, Franklin,	238,773 61	3,977 71	2,450 46	–	245,201 78	21,223 50	–	52,270 12	–	–	20,774 24	–	113,771 00	10,249 00	15,000 00	9,402 40	795 81	1,715 71	245,201 78	9
10	Berkshire County Savings Bank	1,667,585 40	21,130 85	18,000 00	$40 00	1,706,756 25	387,000 00	3,000 00	94,120 00	39,560 00	10,000 00	92,733 40	–	705,241 30	151,679 26	25,000 00	90,000 00	101,304 29	7,118 00	1,706,756 25	10
11	Beverly Savings Bank	515,533 39	6,648 26	6,000 00	–	528,181 65	35,000 00	200 00	156,595 50	6,200 00	2,000 00	27,092 80	–	252,949 00	3,750 00	30,000 00	–	14,387 35	7 00	528,181 65	11
12	Boston Five Cents Savings Bank	8,684,942 99	222,350 71	116,146 21	–	9,023,439 91	1,882,000 00	12,500 00	357,587 50	15,700 00	140,000 00	226,320 10	139,475 64	4,163,752 15	544,500 00	583,000 00	938,264 86	15,268 25	71 41	9,023,439 91	12
13	Boston Penny Savings Bank	738,756 66	7,321 30	10,211 69	–	756,289 65	19,950 00	–	94,371 23	500 00	5,012 50	16,159 44	115,000 00	373,900 00	73,000 00	–	35,664 85	4,136 87	18,594 76	756,289 65	13
14	Braintree Savings Bank	79,589 71	2,560 61	740 26	–	82,890 58	13,406 63	–	18,342 62	–	–	3,178 84	–	46,185 00	–	–	1,656 49	121 00	–	82,890 58	14
15	Bridgewater Savings Bank	176,208 81	3,742 39	2,255 00	31 00	182,237 20	11,590 00	–	27,287 61	–	–	9,500 00	–	103,213 65	25,024 30	–	–	5,482 43	139 21	182,237 20	15
16	Brighton Five Cents Savings Bank	184,454 47	17,548 39	2,642 01	3,191 98	207,836 85	–	–	33,267 25	–	–	51,634 66	–	120,830 00	–	–	–	7 65	2,097 29	207,836 85	16
17	Bristol Co. Savings Bank, Taunton	2,555,482 74	55,250 29	45,000 00	–	2,655,733 03	150,000 00	1,000 00	87,900 00	3,975 00	–	296,266 87	25,000 00	1,526,995 00	428,823 50	25,000 00	40,989 98	9,993 95	59,788 73	2,655,733 03	17
18	Broadway Savings Bank, Lawrence	537,807 24	42,055 05	5,500 00	54,090 06	639,452 35	150,000 00	–	127,900 00	2,546 00	–	121,150 00	–	159,629 00	32,500 00	–	40,778 40	4,948 95	–	639,452 35	18
19	Brookfield Savings Bank	34,817 88	953 98	387 55	–	36,159 41	–	–	–	–	–	–	–	22,050 00	–	–	5,299 82	299 59	150 00	36,159 41	19
20	Brookline Savings Bank	106,695 03	2,441 82	994 86	10 00	110,141 71	3,691 25	–	24,699 13	–	–	7,857 11	–	60,306 00	–	–	9,020 36	682 44	3,885 42	110,141 71	20
21	Cambridgeport Savings Bank	2,022,466 36	40,648 10	24,000 00	–	2,087,114 46	351,100 00	–	106,854 00	–	–	85,600 22	–	1,122,982 69	164,600 00	–	240,700 00	1,782 15	13,495 40	2,087,114 46	21
22	Cambridge Savings Bank	1,711,907 48	33,015 25	20,700 00	–	1,765,622 73	167,472 50	–	273,736 23	400 00	–	171,183 58	–	802,541 00	207,877 00	–	138,073 03	2,468 96	1,870 43	1,765,622 73	22
23	Canton Institution for Savings	374,276 10	7,774 19	7,492 96	–	389,543 25	39,350 00	–	51,131 37	6,400 00	19,750 00	19,295 00	–	188,136 00	17,905 00	41,000 00	6,349 59	–	226 29	389,543 25	23
24	Cape Ann Savings Bank, Gloucester,	1,022,251 82	11,918 17	28,000 00	9,635 58	1,071,805 57	77,000 00	1,000 00	201,400 00	8,000 00	31,875 00	7,729 87	6,000 00	427,021 33	185,900 00	103,500 00	14,266 06	7,805 27	308 04	1,071,805 57	24
25	Cape Cod Five Cts. Sav. B'k, Harwich,	213,109 66	4,455 99	–	–	217,565 65	–	–	37,889 83	–	–	26,404 35	1,809 93	67,634 14	74,748 56	4,500 00	5,002 49	1,576 35	–	217,565 65	25
26	Central Savings Bank	906,016 41	15,889 21	11,800 00	–	933,705 62	23,000 00	–	200,333 75	–	–	190,050 00	–	409,048 00	54,850 00	–	56,423 87	–	–	933,705 62	26
27	Charlestown Five Cents Savings B'k,	2,209,526 06	184,415 47	40,000 00	–	2,433,941 53	200,000 00	5,500 00	583,900 00	500 00	–	351,600 00	120,000 00	1,089,245 00	14,250 00	–	60,147 82	8,798 71	–	2,433,941 53	27
28	Chelsea Savings Bank	1,174,378 26	11,974 43	12,298 00	138 28	1,198,788 97	351,353 50	–	56,314 55	–	11,225 00	49,482 15	13,772 91	581,532 66	6,575 00	75,000 00	47,493 68	3,827 86	2,211 66	1,198,788 97	28
29	Chicopee Falls Savings Bank	66,989 19	–	318 77	289 55	67,597 51	3,050 00	–	13,975 00	–	–	–	–	38,960 00	9,890 97	–	–	1,721 54	–	67,597 51	29
30	Chicopee Savings Bank	463,348 04	5,784 56	4,177 86	–	473,310 46	1,000 00	–	28,052 00	13,400 00	12,000 00	1,988 00	–	284,119 90	77,479 90	36900 00	14,000 00	4,370 66	–	473,310 46	30
31	Citizens' Savings Bank, Fall River	1,760,316 54	79,205 47	17,183 26	–	1,856,705 27	–	–	275,091 50	–	–	6,191 68	–	788,616 00	744,579 87	25000 00	–	15,892 12	1,334 10	1,856,705 27	31
32	City Five Cts. Sav'gs B'k, Haverhill,	752,141 98	117,573 10	2,500 00	–	872,215 08	44,151 25	11,075 00	46,198 33	750 00	90,662 50	174,831 20	–	263,917 00	9,864 00	29000 00	117,055 45	45,500 00	39,210 35	872,215 08	32
33	City Institution for Savings, Lowell,	3,038,385 35	137,462 18	45,000 00	–	3,220,847 53	162,600 00	–	651,880 00	20,232 00	223,500 00	–	–	1,504,722 25	298,150 00	315000 00	41,760 79	565 30	2,437 19	3,220,847 53	33
34	Clinton Savings Bank	698,459 66	19 52	8,000 00	–	706,479 18	75,520 00	1,000 00	81,940 00	14,967 50	60,650 00	20,872 65	–	356,477 01	31,700 00	25000 00	24,900 00	702 02	12,750 00	706,479 18	34
35	Cohasset Savings Bank	308,215 35	3,891 34	4,000 00	–	316,106 69	15,000 00	–	56,500 00	–	25,000 00	12,500 00	–	185,020 00	–	7,000 00	14,848 84	237 85	–	316,106 69	35
36	Crocker Inst. for Sav'gs, Tnrner's F'ls,	235,623 90	1,042 85	1,360 00	–	238,026 75	15,437 50	–	21,932 75	1,000 00	–	–	2,805 00	135,610 55	49,820 00	–	5,700 00	5,044 43	676 52	238,026 75	36
37	Danvers Savings Bank	928,363 66	28,001 89	16,770 00	290 16	973,425 71	39,105 00	–	120,621 00	4,510 00	–	109,620 67	–	410,316 25	176,004 93	15000 00	83,423 28	12,403 21	2,421 37	973,425 71	37
38	Dedham Institution for Savings	1,245,398 39	72,216 55	26,713 50	–	1,344,328 44	269,000 00	–	73,600 00	900 00	92,292 50	74,900 00	–	653,063 80	115,600 00	9850 00	55,122 14	–	–	1,344,328 44	38
39	East Boston Savings Bank	1,157,826 66	111,275 13	12,404 03	–	1,281,505 82	–	–	287,996 33	–	–	304,599 35	24,052 20	608,921 18	23,361 00	–	8,100 23	1,398 48	23,077 05	1,281,505 82	39
40	East Bridgewater Savings Bank	160,628 56	3,599 94	2,131 18	–	166,359 68	20,257 50	–	31,468 00	–	12,000 00	690 59	–	67,761 34	23,582 00	1,850 00	5,763 61	2,768 18	218 46	166,359 68	40
41	E. Cambridge Five Cts. Savings B'k,	811,917 14	8,798 62	15,437 98	4,064 84	840,218 58	26,000 00	2,500 00	124,521 56	11,879 21	19,000 00	60,632 14	7,000 00	530,607 56	46,500 00	–	8,782 62	2,764 43	31 06	840,218 58	41
42	Easthampton Savings Bank	269,771 62	752 37	3,500 00	–	274,023 99	–	–	67,544 25	2,450 00	–	–	–	143,700 00	57,325 00	–	–	2,834 74	170 00	274,023 99	42
43	East Weymouth Savings Bank	177,494 44	–	2,128 39	–	179,622 83	13,000 00	–	8,432 00	–	2,000 00	1,138 50	–	127,827 00	3,520 00	12,500 00	10,707 00	310 79	187 54	179,622 83	43
44	Eliot Five Cents Savings Bank	1,111,440 51	8,394 92	14,654 74	4,128 78	1,138,618 95	433,600 00	10,000 00	53,700 00	5,850 00	39,000 00	28,000 00	–	449,300 00	70,000 00	2,000 00	–	31,505 87	15,663 08	1,138,618 95	44
45	Emigrant Savings Bank,* Boston	1,260,623 61	119,895 74	9,019 67	3,156 69	1,392,695 71	11,737 50	–	–	–	–	329,178 28	290,322 95	471,330 65	20,800 00	–	176,423 81	3,405 45	88,997 07	1,392,695 71	45
46	Essex Savings Bank, Lawrence	3,316,312 50	41,402 20	40,000 00	–	3,397,714 70	706,000 00	–	290,750 00	2,000 00	300,000 00	72,000 00	18,000 00	1,307,782 00	447,989 22	6,000 00	230,754 55	16,438 93	–	3,397,714 70	46
47	Fairhaven Institution for Savings	653,174 89	5,795 59	6,396 75	69,129 59	734,496 82	86,225 00	–	228,140 00	400 00	28,000 00	118,309 90	4,809 36	122,500 00	101,070 75	–	14,494 91	10,216 05	20,330 85	734,496 82	47
48	Fall River Five Cents Savings Bank,	1,059,662 21	108,267 14	10,697 16	8,000 00	1,186,626 51	100,000 00	–	195,400 00	–	45,000 00	37,433 68	–	459,194 05	334,696 31	–	–	68 57	14,833 90	1,186,626 51	48
49	Fall River Savings Bank	4,285,870 87	44,509 85	57,000 00	21,189 23	4,408,569 95	660,000 00	–	633,900 00	–	–	29,397 16	50,000 00	1,483,665 01	1,249,667 28	–	168,480 70	5,033 72	128,426 08	4,408,569 95	49
50	Fitchburg Savings Bank	1,830,908 54	32,412 57	33,800 00	4,356 32	1,901,477 43	133,222 50	2,000 00	204,210 00	5,000 00	2,700 00	60,000 00	150,000 00	812,506 00	418,740 00	–	*106,564 55*	*6,204 91*	*329 47*	*1,901,477 43*	*50*
51	Florence Savings Bank	107,616 01	1,433 49	1,021 48	–	110,070 98	–	–	–	–	–	1,587 91	–	51,682 25	51,352 30	–	4,720 65	687 93	39 94	110,070 98	51
52	Foxborough Savings Bank †	135,168 79	1,995 29	1,800 00	890 88	139,854 96	4,000 00	–	10,500 00	–	–	32,600 00	–	74,570 00	5,679 29	–	7,439 09	1,304 88	3,761 70	139,854 96	52
53	Framingham Savings Bank	1,124,641 27	51,348 70	13,400 00	–	1,189,389 97	123,500 00	–	164,700 00	16,793 49	20,000 00	12,900 00	–	697,905 43	100,135 08	–	–	43,695 74	9,760 23	1,189,389 97	53
54	Franklin Savings Bank, Boston	2,902,864 98	142,615 40	28,789 97	–	3,074,270 35	255,021 87	10,000 00	79,617 83	–	–	417,504 27	–	1,654,273 73	319,000 00	277,930 00	55,029 43	2,383 43	3,509 79	3,074,270 35	54
55	Franklin Savings Inst., Greenfield	2,757,827 77	30,153 87	21,000 00	–	2,808,981 64	1,218,900 00	–	63,400 00	43,403 92	182,500 00	16,116 87	–	675,999 28	42,648 12	216,737 77	330,291 27	2,136 07	16,848 34	2,808,981 64	55
56	Gardner Savings Bank	633,691 17	6,699 29	8,292 18	2,364 02	651,046 66	18,350 00	–	103,390 13	26,200 00	24,600 00	2,955 96	–	279,475 04	59,164 17	86,020 00	45,000 00	3,388 10	2,503 26	651,046 66	56
57	Georgetown Savings Bank	177,490 02	2,192 52	1,833 00	–	181,515 54	18,692 50	100 00	18,038 00	–	–	6,780 00	–	118,668 08	12,890 00	–	–	4,865 00	1,481 96	181,515 54	57
58	Grafton Savings Bank	140,025 73	7,188 28	1,600 00	–	148,814 01	20,915 62	–	38,648 49	–	–	–	–	52,200 00	14,423 00	20,000 00	–	2,626 90	–	148,814 01	58
59	Great Barrington Savings Bank	189,397 69	13,886 32	2,706 55	–	205,990 56	1,000 00	–	74,508 53	825 60	–	4,877 70	–	100,700 17	10,612 50	1,000 00	–	11,885 53	580 53	205,990 56	59
60	Greenfield Savings Bank	898,489 01	1,273 73	9,050 00	–	908,812 74	90,000 00	–	95,700 00	8,900 00	10,500 00	13,382 23	–	380,358 46	99,830 00	11,400 00	158,551 30	–	40,190 75	908,812 74	60
61	Groveland Savings Bank	36,919 11	690 52	360 00	–	37,969 63	2,500 00	–	4,770 00	–	2,230 00	550 00	–	23,600 00	1,575 00	2,000 00	–	744 63	–	37,969 63	61
62	Hampden Savings Bank	1,545,648 23	10,715 43	18,000 00	–	1,574,363 66	213,788 38	21,600 00	252,329 00	17,500 00	–	182,901 80	–	760,430 00	87,299 69	15,000 00	10,000 00	5,671 41	7,843 38	1,574,363 66	62
63	Hampshire Savings Bank	494,661 62	7,304 79	5,000 00	–	506,966 41	–	–	191,244 42	700 00	–	4,600 00	–	185,865 00	40,730 64	–	83,071 90	–	754 45	506,966 41	63
64	Haverhill Savings Bank	3,147,980 02	1,369 72	42,297 12	–	3,191,646 86	974,300 00	2,000 00	502,950 00	62,350 00	124,200 00	–	–	1,079,375 00	388,200 00	15,000 00	39,000 00	2,039 63	2,232 23	3,191,646 86	64
65	Haydenville Savings Bank	197,263 43	10,297 88	2,056 18	–	209,617 49	26,583 90	–	8,179 00	–	5,737 50	4,000 00	–	86,743 90	42,512 57	11,300 00	23,453 37	837 43	269 82	209,617 49	65
66	Hingham Institution for Savings	1,607,145 52	1,155 63	15,987 63	368 73	1,624,657 51	115,000 00	100 00	142,300 00	430 00	45,000 00	33,120 16	3,000 00	944,442 13	174,380 00	39,700 00	61,812 58	9,416 72	5,955 92	1,624,657 51	66
67	Holliston Savings Bank	345,244 18	8,899 11	4,000 00	–	358,143 29	12,968 75	300 00	36,303 50	2,605 00	11,400 00	12,800 00	–	210,515 00	14,080 00	17,540 00	30,178 36	3,989 11	5,463 57	358,143 29	67
68	Holyoke Savings Bank	1,307,553 12	28,980 49	14,500 00	–	1,351,033 61	180,100 00	–	176,484 67	15,925 00	10,000 00	–	–	669,425 00	129,025 00	–	139,635 96	23,161 37	7,276 61	1,351,033 61	68
69	Home Savings Bank	2,340,440 72	305,335 32	10,000 00	–	2,655,776 04	107,250 00	800 00	377,043 44	29,918 65	–	511,427 30	–	1,028,003 11	104,000 00	24,000 00	457,376 50	9,247 92	6,709 12	2,655,776 04	69
70	Hoosac Savings Bank	114,941 47	721 70	1,000 00	34 50	116,697 67	–	–	5,020 00	–	–	20,907 16	–	50,965 09	36,210 04	–	–	1,698 75	1,896 63	116,697 67	70
71	Hopkinton Savings Bank	260,663 65	7,244 24	4,343 59	–	272,251 48	38,583 75	–	56,825 24	300 00	30,320 00	2,580 33	–	105,865 00	5,650 00	6,000 00	23,127 16	3,000 00	–	272,251 48	71
72	Hudson Savings Bank	238,670 44	924 83	2,103 97	–	241,699 24	32,593 03	–	6,106 00	1,500 00	14,925 00	800 00	–	141,310 00	7,591 11	15,000 00	10,000 00	11,572 10	302 00	241,699 24	72
73	Hyde Park Savings Bank	45,307 28	2,551 14	460 59	–	48,319 01	–	–	5,000 00	–	–	5,534 28	–	23,900 00	10,350 00	–	2,856 55	466 29	211 89	48,319 01	73
74	Institution for Savings in Roxbury	2,482,295 27	50,279 45	36,000 00	–	2,568,574 72	341,367 40	–	183,139 97	1,850 00	187,321 73	110,456 00	4,000 00	972,425 00	328,756 21	12,000 00	345,364 35	81,894 06	–	2,568,574 72	74
75	Inst. for Savings in Newburyport	4,019,192 46	34,657 53	70,000 00	–	4,123,849 99	1,029,000 00	10,500 00	919,320 00	1,900 00	140,000 00	117,726 63	15,000 00	1,006,305 00	556,372 00	187,591 50	107,864 45	782 74	31,487 67	4,123,849 99	75
76	Ipswich Savings Bank	177,655 27	2,567 27	1,340 00	–	181,562 54	17,633 00	800 00	31,070 00	–	–	–	–	95,396 00	10,635 00	1,012 50	23,199 67	1,316 37	500 00	181,562 54	76
77	Lawrence Savings Bank	325,136 75	19,394 52	3,918 68	–	348,449 95	24,000 00	–	75,550 00	2,250 00	5,000 00	24,150 72	–	169,107 77	6,402 62	–	37,126 35	3,686 38	1,176 11	348,449 95	77
78	Lee Savings Bank	504,829 62	7,067 03	8,000 00	–	519,896 65	60,000 00	–	95,330 00	900 00	–	11,391 13	–	264,663 65	29,623 00	20,000 00	–	26,178 96	11,809 91	519,896 65	78
79	Leicester Savings Bank	285,824 30	6,840 82	4,517 56	–	297,182 68	81,806 25	3,000 00	49,849 12	1,000 00	3,030 00	4,800 00	–	127,267 38	12,850 00	–	9,419 36	–	4,160 57	297,182 68	79
80	Leominster Savings Bank	595,953 67	1,144 16	6,000 00	–	603,097 83	–	–	76,200 00	7,235 00	–	13,856 29	–	345,703 16	85,950 00	22,000 00	41,000 00	10,525 33	628 05	603,097 83	80
81	Lowell Five Cents Savings Bank	1,682,117 56	171,440 23	17,404 77	3,755 00	1,874,717 56	72,975 00	–	68,771 50	2,000 00	–	446,661 30	39,996 86	735,950 00	15,140 00	25,000 00	382,347 96	27,009 36	8,865 58	1,874,717 56	81
82	Lowell Institution for Savings	3,169,650 27	51,447 57	50,725 38	–	3,271,823 22	730,000 00	–	342,400 00	27,000 00	–	–	20,334 06	480,150 00	–	1,305,800 00	366,139 16	–	–	3,271,823 22	82
83	Lynn Five Cents Savings Bank	1,447,998 51	59,896 32	15,400 00	12,746 60	1,536,041 43	130,888 53	–	367,588 97	1,200 00	11,983 65	35,950 00	40,000 00	667,729 96	20,597 00	96,527 33	153,439 60	5,324 69	1,811 70	1,536,041 43	83
84	Lynn Institution for Savings	1,826,396 22	45,600 53	37,000 00	–	1,908,996 75	–	–	–	–	–	–	–	–	–	–	122,916 28	19,284 50	2,835 54	1,908,996 75	84

81	Lowell Five Cents Savings Bank					3,271,823 22	730,000 00			342,400 00	27,000 00			20,334 06	480,150 00		1,305,800 00	382,347 96	27,009 36	8,865 58	1,674,717 56	81
82	Lowell Institution for Savings	3,169,650 27	51,417 57	50,725 38		1,536,041 43	130,888 53			367,588 97	1,200 00	14,983 65	35,950 00	40,000 00	667,729 96	20,597 00	96,527 33	153,439 60			3,271,823 22	82
83	Lynn Five Cents Savings Bank	1,447,998 51	59,896 32	15,400 00	12,746 60	1,908,996 75	341,000 00	32,500 00		213,082 00	10,650 00	19,700 00	2,881 43	45,000 00	850,019 00	102,800 00	146,328 00	122,916 28	19,284 50	5,324 69	1,811 70	1,536,041 43	83
84	Lynn Institution for Savings	1,826,396 22	45,600 53	37,000 00		440,268 38	85,500 00			64,750 00			2,800 00		178,250 00	79,250 00			2,835 54	1,811 70	1,908,996 75	84
85	Malden Savings Bank	431,396 48	4,621 90	4,250 00		173,706 15	9,710 13			55,818 96			34,336 94		42,950 00		11,400 00	18,941 28	9,777 99	19,940 39	440,268 38	85
86	Marblehead Savings Bank	168,196 58	3,718 45	1,791 12		696,627 02	159,684 00			117,941 25			18,350 00		345,641 50	11,836 76		42,514 22	548 84		173,706 15	86
87	Marlborough Savings Bank	668,455 09	19,308 89	8,863 04		420,919 48	10,000 00			38,208 50	6,500 00				230,295 00	71,789 00				659 29	696,627 02	87
88	Mechanics' Savings Bank, Holyoke	414,011 82	3,897 66	3,010 00		1,401,936 55	100,000 00			171,050 00	13,800 00	80,000 00	152,452 07	92,175 06	643,508 57	88,148 04			59,259 60	4,867 38	420,919 48	88
89	Mechanics' Savings Bank, Lowell	1,338,299 84	41,956 71	21,000 00	680 00	365,362 37	24,710 00	17,000 00		23,430 00			14,000 40		181,900 00	65,200 00	15,000 00	56,187 00	4,615 81		1,401,936 55	89
90	Medford Savings Bank	319,317 89	11,444 48	4,000 00	600 00													21,710 16	2,411 81		365,362 37	90
91	Medway Savings Bank	171,619 97	2,987 96	3,312 63		177,920 56				36,148 75	300 00		11,289 36		109,972 00	10,198 65	2,500 00					
92	Melrose Savings Bank	91,787 93	1,108 68	560 16		93,456 77	33,182 50			1,650 00					45,310 00			5,840 30	712 77	958 73	177,920 56	91
93	Merrimac Savings Bank, Merrimac	194,493 54	303 98	1,849 31		196,646 83				2,000 00		8,600 00			94,860 00	74,683 49	2,325 00	11,679 13	1,343 16	291 98	93,456 77	92
94	Merrimack River Sav'gs B'k, Lowell	269,861 24	8,898 75	1,985 86		280,745 85	7,000 00			27,419 12	14,000 00		24,700 00		149,216 25	47,342 07	3,000 00	14,178 34			196,646 83	93
95	Middleborough Savings Bank	357,387 36	5,332 80	2,550 00	1,959 12	367,229 28	47,256 25			13,140 00		5,112 50			193,234 10	51,524 42	16,391 11	7,945 77	122 64		280,745 85	94
96	Middlesex Inst. for Savings, Concord	970,818 84	31,773 38	7,500 00		1,010,122 22	20,000 00			267,600 00		140,000 00	4,500 00		373,068 80	109,300 00	65,000 00	37,924 51	2,625 87	20 52	367,229 28	95
97	Milford Savings Bank	684,929 22	6,148 52	7,136 87		698,214 61	128,310 00	1,575 00		118,493 74	12,280 00	11,440 00	1,780 22	29,000 00	236,375 64	73,101 68	25,000 00	45,000 00	29,289 85	1,363 57	1,010,122 22	96
98	Millbury Savings Bank	504,114 38	14,019 96	4,559 00		522,693 34	69,500 00			122,600 00	1,650 00	20,000 00	526 97	10,477 40	212,750 00	1,100 00	52,500 00	15,858 33			698,214 61	97
99	Miners' Savings B'k, W. Stockbridge	44,718 48	1,079 00	400 00		46,197 48	11,696 84			5,375 00					20,550 00	675 00	2,200 00	13,540 63	503 59	17,544 75	522,693 34	98
100	Monson Savings Bank	412,109 98	4,443 46	4,325 00		420,878 44	75,710 00	2,000 00		43,355 25	15,200 00	4,144 65	30,502 57		181,275 00	9,645 00	6,500 00	25,000 00	5,760 64		46,197 48	99
101	Nantucket Institution for Savings	436,398 18	39,111 64	3,318 91		478,828 73		200 00		4,700 00									27,545 97		420,878 44	100
102	Natick Five Cents Savings Bank	542,688 89	15,894 13	4,650 95		563,233 97	41,632 22			53,479 75	4,000 00		76,108 21	3,575 00	255,419 47	32,198 00		94,990 33	10,923 40	714 32	478,828 73	101
103	New Bedford Five Cts. Savings B'k	2,505,592 38	47,641 35	30,233 80		2,583,467 53	1,262,500 00	270 00		177,900 00	863 84	161,000 00	4,000 00		337,438 69	43,520 00	16,000 00	40,000 00	22,579 32	583 99	563,233 97	102
104	New Bedford Institution for Savings	8,968,285 73	54,431 01	138,000 00		9,160,716 74	2,882,550 00	58,768 00		1,410,360 00	27,720 00	759,500 00	659 30	40,000 00	320,579 80	392,247 10	4,500 00	248,275 90	9,865 96	5,464 93	2,583,467 53	103
105	Newburyport Five Cts. Savings B'k	863,822 27	79,827 98	5,019 10		948,669 35	85,000 00			101,600 00	550 00	5,000 00	194,249 69	43,942 46	338,880 00	30 541 00		146,855 65	1,925 55	125 00	9,160,716 74	104
106	Newton Savings Bank	840,908 70	15,736 22	8,010 00		864,654 92	164,099 43	2,050 00		34,791 67	2,000 00	54,204 62	78,680 00		380,522 44	78,300 00		64,413 33	3,565 48	2,027 95	1,039 85	1,039 85	105
107	Northampton Institution for Savings	1,775,368 67*	31,065 04	25,000 00		1,831,433 71	540,027 50	95 00		45,800 00	16,093 70	361,875 00	15,325 00	27,582 40	594,833 13	32,661 00	24,300 00	168,595 82	4,245 16		948,669 35	106
	North Adams Savings Bank	792,014 21	9,000 00	8,000 00	3,083 76	812,097 97	59,835 00	3,500 00		43,512 89	2,900 00		6,533 08	6,000 00	475,379 40	137,630 21	2,000 00	50,834 19	9,062 49	14,910 71	1,831,433 71	107
109	N. Avenue Savings B'k, Cambridge	65,226 71	624 44	823 98		66,675 13	4,986 04			6,500 00			4,022 72		46,565 00	1,500 00		2,722 93	378 44		812,097 97	108
110	North Brookfield Savings Bank	322,333 69	1,813 48	5,744 68	150 57	330,042 42	88,000 00			11,400 00		73,600 00	870 00		154,819 00			229 70	915 78	207 94	66,675 13	109
111	North Easton Savings Bank	277,721 33	16,500 89	3,650 00		297,872 22	28,430 00	100 00		122,204 02	5,150 00		24,766 55		75,938 01	17,945 19			23,336 45	2 00	330,042 42	110
112	North End Savings Bank, Boston	387,940 56	21,776 65	5,510 00		415,227 21	16,450 00			43,184 04		20,212 50	80,408 24		225,051 87			25,013 23	752 05	4,155 28	297,872 22	111
113	Orange Savings Bank	206,168 87	849 93	2,150 00		209,168 80				39,685 53	4,200 00		1,900 00		77,805 00	29,053 37	15,990 00		41,372 31	62 59	415,227 21	112
114	Palmer Savings Bank	457,277 47	3,599 64	4,000 00		464,877 11	27,600 00			27,300 00	2,800 00	9,640 00	13,000 00		240,722 00	124,095 00	5,583 27	7,000 00	416 44	6,720 40	209,168 80	113
115	People's Savings Bank, Worcester	3,227,783 38	43,586 33	44,524 74	52,868 38	3,368,762 83	339,500 00			758,800 00		134,500 00	94,993 05	65,000 00	1,344,054 36	175,200 00	108,300 00	137,653 44	10,970 11	199,791 87	464,877 11	114
116	Plymouth Five Cents Savings Bank	526,948 49	11,276 80	5,108 32		543,333 61	148,400 00			25,000 00	1,000 00	22,000 00	15,552 79	2,900 00	249,510 00	17,358 00	6,570 00		54,103 64	939 18	3,368,762 83	115
117	Plymouth Savings Bank	2,064,979 10	65,715 39	40,000 00	248 97	2,170,943 46	420,471 25	2,000 00		420,541 00	7,100 00	135,000 00	45,640 97	7,000 00	577,530 00	240,805 00	192,000 00	105,730 80	2,924 44	14,200 00	543,333 61	116
118	Provident Inst. for Savings, Boston	23,322,250 77	56,704 25	150,000 00	26,560 05	23,555,515 07	3,525,000 00	1,840,000 00		1,134,625 00	4,000 00	584,000 00	99,697 12	80,000 00	6,237,619 73	6,840,445 28	1,200,800 00	1,931,479 15	49,097 40	28,751 39	2,170,943 46	117
119	Prov. Inst. Sav., Salisb'y & Amesb'y	1,252,358 46	50,980 54	28,776 65		1,332,115 65	475,500 00			141,325 00		51,500 00		2,500 00	226,400 00	120,200 00	105,000 00	199,715 62	8,936 28	988 75	23,555,515 07	118
120	Quincy Savings Bank	1,036,060 32	2,355 43	14,500 00		1,052,915 75	40,000 00	500 00		109,806 49	1,100 00	10,000 00	158,188 62		524,999 03	64,275 00		108,436 34	1,090 17	34,520 10	1,332,115 65	119
121	Randolph Savings Bank	674,932 44	12,920 97	14,645 66		702,499 07	85,000 00			254,458 61		107,500 00	37,524 47		134,290 00	12,950 00	65,000 00		4,508 44	1,267 55	1,052,915 75	120
122	Rockland Savings Bank	344,962 24	5,397 64	4,000 00		354,359 88	22,500 00			75,638 55		5,250 00	6,200 00		196,873 62	29,906 12	7,000 00	9,461 42	816 47	713 70	702,499 07	121
123	Salem Five Cents Savings Bank	2,091,272 79	43,703 11	42,000 00		2,176,975 90	374,200 00			552,830 00	800 00		53,600 00		790,690 00	160,000 00	80,000 00	158,000 00	6,855 90		354,359 88	122
124	Salem Savings Bank	6,086,644 64	20,236 58	120,000 00		6,226,881 22	2,057,500 00	19,100 00		547,100 00	10,700 00		90,427 27	75,000 00	969,490 00	1,289,700 00	655,450 00	478,031 49	34,382 46		2,176,975 90	123
125	Seamen's Savings Bank	331,073 16	13,283 73	4,994 35		349,351 24				110,426 20	1,000 00		86,754 90	1,330 29	33,719 00	37,119 53	75,000 00	645 38	732 45	2,623 49	6,226,881 22	124
126	Shelburne Falls Savings Bank	691,017 30	11,281 47	11,500 00		713,798 77	176,000 00			68,300 00	2,150 00		4,000 00	4,000 00	359,375 20	84,013 34	6,000 00		9,960 23		349,351 24	125
127	South Adams Savings Bank	401,043 60	6,965 75	6,000 00		414,009 35	32,000 00			28,650 00			11,400 00		170,420 00	143,026 50		25,643 18		2,869 67	713,798 77	126
128	Southbridge Savings Bank	975,705 19	17,276 70	9,400 00		1,002,381 89	525,000 00	20,000 00		43,672 00	1,500 00	50,000 00	1,200 00		214,500 00	50,600 00		78,000 00	2,460 85	15,449 04	414,009 35	127
129	South Boston Savings Bank	1,026,233 53	53,058 39	18,500 00		1,097,791 92	227,435 75			76,200 00		17,450 00	183,203 21	71,938 49	446,557 50	15,000 00		55,389 00	3,036 50	1,581 47	1,002,381 89	128
130	South Scituate Savings Bank	417,977 82	2,164 12	4,325 00		424,466 94				58,505 00	100 00		39,117 00		252,537 90	30,503 75	29,355 00	13,332 18	516 11		1,097,791 92	129
131	South Weymouth Savings Bank	313,534 51	7,630 30	4,000 00		325,164 81	10,000 00			152,612 37	400 00		20,975 00		123,650 00	10,960 00	6,000 00		567 44		424,466 94	130
132	Spencer Savings Bank	261,934 80	4,667 14	2,150 00		268,751 94	21,000 00			26,700 00		5,000 00			114,215 00	33,850 00	39,750 00	5,266 28	18,668 04	4,302 62	325,164 81	131
133	Springfield Five Cts. Savings Bank	1,357,163 51	4,260 03	12,800 00		1,374,223 54	208,000 00			86,200 00	1,822 08		96,775 00	139,721 94	592,525 00	100,000 00		125,000 00	4,545 42	19,634 10	268,751 94	132
134	Springfield Institution for Savings	6,729,527 98	65,259 69	71,000 00		6,865,787 67	2,281,300 00	1,900 00		652,600 00	99,600 00	203,000 00	71,200 00	104,500 00	2,344,500 00	128,550 00	488,000 00	310,786 00	64,118 65	114,733 02	1,374,223 54	133
135	Stockbridge Savings Bank	59,470 30	393 06	503 67	112 13	60,479 16	2,770 00	200 00		2,970 00			2,834 37		40,058 78	5,560 00	2,000 00		4,086 01		6,865,787 67	134
136	Stoneham Five Cents Savings Bank	287,979 20	10,069 83	4,511 48		302,560 51	75,000 00						6,328 00		151,881 73	2,300 00	37,000 00		2,876 84	3,599 89	60,479 16	135
137	Suffolk Savings Bank	13,579,888 92	72,260 59	121,300 25	32,371 18	13,805,820 94	1,148,000 00	32,000 00		566,009 75	37,000 00	200,000 00	159,128 22	180,000 00	5,016,162 25	4,276,100 00	30,000 00	1,997,351 22	162,017 31	2,052 19	302,560 51	136
138	Taunton Savings Bank	1,175,736 51	111,232 02	13,996 57	1,849 03	1,302,814 13	260,057 62			79,208 12	100 00	10,000 00	178,933 61		522,120 63	232,515 65			11,499 14	8,379 36	13,805,820 94	137
139	Templeton Savings Bank	99,461 00	649 84	918 43		101,029 27				3,000 00	500 00				59,025 00	15,375 00	20,000 00	2,001 24	1,128 03		1,302,814 13	138
140	Union Inst. for Savings, Boston	2,636,463 05	10,911 14	38,785 00		2,686,159 19	528,455 88						449,803 78	278,601 06	978,743 00	77,275 00		94,106 18	4,746 55	274,427 74	101,029 27	139
141	Union Savings Bank, Fall River	599,734 84	20,717 98	7,200 00		627,652 82	5,000 00			36,575 00			3,356 84	38,000 00	252,222 00	182,353 00			109,732 88	413 10	2,686,159 19	140
142	Uxbridge Savings Bank	275,386 18	6,664 09	3,125 00		285,175 27				131,906 45			28,830 48		99,850 90	17,875 00		5,649 31		1,063 13	627,652 82	141
143	Wakefield Savings Bank	76,225 65		737 67		76,963 32	13,500 00			4,000 00		1,000 00	8,947 58		40,095 05	1,875 00		4,031 27	251 38	3,263 04	285,175 27	142
144	Wales Savings Bank	17,995 63	1,191 01	205 00	47 37	19,439 01				6,772 50					8,637 00	3,595 00			194 51	240 00	76,963 32	143
145	Waltham Savings Bank	1,138,716 26	29,071 67	22,000 00		1,189,787 93	220,975 00			103,125 00	5,700 00	70,500 00	16,500 00		641,052 00	72,703 97		47,000 00	12,231 96		19,439 01	144
146	Ware Savings Bank	1,737,769 71	20,448 59	8,514 39		1,766,732 69	477,000 00			282,400 00		238,000 00	1,600 00		529,228 04	107,552 38	48,000 00	65,000 00	6,035 73	11,916 54	1,189,787 93	145
147	Wareham Savings Bank	476,346 10	5,705 43	4,575 00		486,626 53				176,683 56			173,647 62		109,316 91	19,764 16			3,848 16	3,366 12	1,766,732 69	146
148	Warren Five Cts. Sav. B'k, Peabody	1,272,723 47	52,922 03	13,000 00		1,338,645 50	70,000 00			159,489 62	1,365 54	19,750 00	102,085 52		477,333 75	51,652 46	392,167 36	45,000 00	19,026 98	774 27	486,626 53	147
149	Warren Inst. for Savings, Boston	4,033,962 42	138,464 73	60,500 00		4,232,927 15	641,000 00	8,000 00		185,000 00	9,550 00	200,000 00	202,000 00	50,000 00	1,780,106 70	1,030,000 00		109,285 61	11,118 83	6,866 01	1,338,645 50	148
150	Watertown Savings Bank	194,141 61	1,034 99	1,750 00		196,926 60	34,515 00			23,469 75	1,200 00	2,604 00			100,425 00		6,293 00	27,800 00	119 85	500 00	4,232,927 15	149
151	Webster Five Cents Savings Bank	341,368 17	5,806 53	2,803 49		349,978 19	17,765 00			75,957 50		17,987 50	4,400 00		193,390 00	11,772 00	8,000 00	19,902 03	415 92	388 24	196,926 60	150
152	Wellfleet Savings Bank	309,398 77	11,131 21	7,416 65	2,991 09	330,937 72				228,867 78			4,800 00	4,002 84	83,450 50	5,657 00	3,500 00	43 75	399 93	215 92	349,978 19	151
153	Westborough Savings Bank	407,497 08	3,604 89	3,910 00	488 59	415,500 56	12,500 00			49,150 00		3,000 00	9,147 37		246,920 52	48,758 90	17,000 00	25,000 00	3,813 12	210 65	330,937 72	152
154	Westfield Savings Bank	727,185 47	23,919 19	7,056 04	535 60	758,696 30	113,000 00			53,600 00	5,016 67		24,760 66		397,531 59	49,759 70	56,000 00	29,050 59	1,033 93	28,943 16	415,500 56	153
155	Weymouth Savings Bank	668,345 39	47,676 41	9,719 00		725,740 80	55,894 86			68,400 00			181,966 00		291,345 00	67,220 00	10,000 00	25,099 65	115 29	25,700 00	758,696 30	154
156	Whitinsville Savings Bank	204,123 69	5,380 90	1,546 24		211,050 83	9,000 00			68,686 29		25,030 00			64,432 31	15,500 00		27,724 50		677 73	725,740 80	155
157	Winchendon Savings Bank	465,252 07	9,614 67	8,028 54		482,895 28	8,000 00			87,100 00	9,079 50	21,000 00	19,750 00		217,936 24	105,966 81			13,862 73	200 00	211,050 83	156
158	Winchester Savings Bank	177,605 20	1,288 08	1,895 41	862 50	181,651 19	14,355 00			10,393 50		3,237 50	2,027 05		97,060 22	12,547 00	36,000 00	5,380 39	50 53	600 00	482,895 28	157
159	Woburn Five Cents Savings Bank	337,019 97	32,761 34	1,698 40		371,479 71				202,938 19			40,153 50		94,167 90	30,700 00	1,000 00	1,639 78	880 34		181,651 19	158
160	Worcester County Inst. for Savings	7,637,398 43	222,362 26	104,000 00	19,298 13	7,983,058 82	1,726,800 00			791,050 00	65,500 00	709,000 00	133,423 42		2,543,611 00	640,250 00	744,008 83	616,488 33	7,384 87	5,542 37	371,479 71	159
161	Worcester Five Cents Savings Bank	2,147,366 22	18,062 00	20,000 00		2,185,428 22	429,500 00	5,000 00		202,600 00	2,425 00	29,000 00	15,475 00		1,011,200 00	450 00	85,000 00	381,865 95	825 20	22,087 07	7,983,058 82	160
162	Worcester Mechanics' Savings Bank	3,010,264 31	37,729 31	30,994 08	311 46	3,079,299 16	679,000 00	1,000 00		264,200 00	3,800 00	72,500 00	63,759 97		1,379,008 71	145,880 36	55,000 00	331,234 57	2,899 29	81,016 26	2,185,428 22	161
163	Worcester North Savings Institution	1,574,922 91	10,491 95	20,360 33		1,605,775 19	310,298 86	500 00		86,897 12	13,000 00	33,889 54	26,214 35		712,763 45	270,535 03	91,147 95	56,000 00	3,331 52	1,197 37	3,079,299 16	162
164	Woronoco Savings Bank, Westfield	646,656 78	5,337 24	5,883 08		657,877 10	197,982 19	2,750 00		5,705 00	900 00		2,740 00		333,570 00	41,534 24	56,500 00		15,730 57	465 10	1,605,775 19	163
	Total of 164 Banks doing business	$218,047,922 37	$4,758,194 88	$2,670,152 85	$346,919 72	$225,823,189 82	$37,865,057 83‡	$2,160,783 00		$24,078,448 84	$894,822 70	$7,011,550 72	$9,222,345 71	$2,584,022 44	$82,431,984 23	$30,737,205 39	$9,248,848 62	$16,256,776 98	$1,664,490 95	$1,666,852 41	657,877 10	164
																					$225,823,189 82	

* Temporarily enjoined.

† Payments of deposits limited.

‡ Amount invested in United States bonds, $20,502,529.95; amount invested in State, county, city, and town bonds, $17,362,527.88.

BANKS IN THE HANDS OF RECEIVERS.

BARNSTABLE SAVINGS BANK* — BARNSTABLE.

Incorporated Jan. 29, 1831.

GUSTAVUS A. HINCKLEY, SAMUEL SNOW, *Receivers.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$575,033 21	Real estate	$4,000 00
		Real estate acquired by foreclosure	251,724 50
		Mortgage loans	11,081 09
		Personal loans	72,865 26
		E. Cambridge Land Co. stock,	8,000 00
		Deposit in Traders' Nat'l B'k,	49,593 91
		Deposit in First Nat'l Bank, Yarmouth	16,925 52
		Cash	2,838 73
		Profit and loss account to balance	158,004 20
	$575,033 21		$575,033 21

Amount of assets delivered to the receivers		$1,274,040 81
Date of delivery: June 11, 1878.		
Amount due depositors at time the bank was placed in hands of receivers		1,287,614 04
Date, percentage, and amount of dividends allowed by the Supreme Judicial Court: Oct. 15, 1878, 25 per cent (corrected), $321,893.72; July 2, 1879, 25 per cent, $321,893.72; Oct. 11, 1880, 10 per cent, $128,749.88.		
Amount of each dividend paid to date		320,440 19 319,401 39 72,738 16
Number of open accounts	3,231	
Number and amount of open accounts upon which no dividend has been claimed or paid	65	5,815 18
Estimated amount to be realized from remaining assets applicable to payment of dividends		300,000 00
Amount of each class of assets disposed of to date, and amount of profit or loss on each: bank stock, $249,065, profit, $564.54; city and town bonds and notes, $47,553.12, loss, $271.87; real estate, $140,295, loss, $26,291.48; mortgage loans, $543,113.16, loss, $128,303.47; personal loans, $154,298.63, loss, $10,405.74.		
Amount of expenses of receivership to date		4,764 37
Date of examination by commissioner: July 10.		

* Temporarily enjoined by decree of Supreme Judicial Court Sept. 28, 1877; perpetually enjoined May 23, 1878.

DORCHESTER SAVINGS BANK*—BOSTON.

Incorporated 1853.

RICHARD C. HUMPHREYS, J. FRANK POPE, *Receivers.*

STATEMENT.

Amount of assets delivered to receivers		$412,124 27
Date of delivery: March 1, 1878.		
Amount due depositors at time the bank was placed in hands of receivers		398,161 65
Date, percentage, and amount of dividends allowed by the Supreme Judicial Court: March 25, 1878, 25 per cent, $99,540.41; Oct. 7, 1878, 25 per cent, $99,540.41; June 9, 1879, 12½ per cent, $49,770.20; Sept. 8, 1879, 12½ per cent, $49,770.20; Oct. 1, 1880, 17$\frac{65}{100}$ per cent, $70,262.65.		
Amount of each dividend paid to date		99,268 05 99,239 74 49,536 27 48,917 76 67,472 00
Number of open accounts March 1, 1878	1,477	
Number and amount of open accounts on which no dividend has been claimed or paid	112	889 44
Amount of each class of assets disposed of, and profit or loss on each: mortgages, $229,023.87, loss, $22,407.21; personal loans, $21,980, loss, $348.92; city and town loans, $29,692.50, loss, $665.01; railroad bonds, $30,715.50, loss, $1,952.62; real estate, $58,891.51, loss, $27,610.23.		
Amount of expenses of receivership, including debts of bank prior to March 1, 1878, expenses of mortgaged property and real estate, commissions, taxes, legal and court expenses, general expenses, and compensation to receivers		16,691 64
Date of examination by commissioner: Sept. 8.		

* Perpetually enjoined by decree of Supreme Judicial Court Feb. 26, 1878. Final dividend allowed Oct. 1, 1880.

HYANNIS SAVINGS BANK* — HYANNIS.

Incorporated April, 1868.

JOSEPH R. HALL, FRANK THACHER, *Receivers.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$204,583 62	Mortgage loans	$31,339 55
		Real estate acquired by foreclosure	77,278 22
		Personal loans	11,286 84
		Suspense account	300 00
		Profit and loss	58,838 61
		Shawmut Nat'l Rank	21,087 07
		First Nat'l Bank, Hyannis	4,307 92
		Cash	145 41
	$204,583 62		$204,583 62

Amount of assets delivered to the receivers $529,058 64

Date of delivery: Sept. 16, 1878.

Amount due depositors at time the bank was placed in hands of receivers 524,617 05

Date, percentage, and amount of dividends allowed by the Supreme Judicial Court: Jan. 8, 1879, 25 per cent, $131,154.26; Sept. 25, 1879, 25 per cent, $131,154.26; May 22, 1880, 12½ per cent, $65,577.13.

Amount of each dividend paid to date . . . . . { 129,940 11 / 129,530 31 / 59,563 01

Number of open accounts 1,584

Number and amount of open accounts upon which no dividend has been claimed or paid 50 4,857 60

Estimated amount to be realized from remaining assets applicable to payment of dividends 95,000 00

Amount of each class of assets disposed of to date, and amount of profit or loss on each: bank stock, $125,210.50, loss, $32,551.51; bonds, $31,301.25, profit, $254.07; personal loans, $93,199.85, loss, $20,934.43; mortgages, $104,423.50, loss, $5,026.25; real estate, $49,535.09, loss, $18,382.84.

Amount of expenses of receivership to date 5,536 39

Date of examination by commissioner: July 16.

* Temporarily enjoined by decree of Supreme Judicial Court Oct. 2, 1877; perpetually enjoined Sept. 11, 1878.

LANCASTER SAVINGS BANK*—LANCASTER.

Incorporated 1845.

WILLIAM H. MCNEIL, ELISHA BRIMHALL, BENJAMIN SNOW, *Receivers.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits	$451,417 50	Railroad bonds	$31,500 00
Dividends	3,539 91	Mortgage of real estate	253,400 00
		Loan on personal security	38,281 46
		Profit and loss	127,121 47
		Cash	4,654 48
	$454,957 41		$454,957 41

Amount of assets delivered to the receivers $1,030,523 27

Date of delivery: Jan. 1, 1876.

Amount due depositors at time the bank was placed in hands of receivers 973,390 36

Date, percentage, and amount of dividends allowed by the Supreme Judicial Court: June 10, 1876, 33⅓ per cent, $324,463.45; Nov. 19, 1877, 10 per cent, $96,732.32; Oct. 29, 1878, 10 per cent, $96,732.32.

Amount of each dividend paid to date 323,500 06
95,940 37
94,947 75

Number of open accounts 2,397

Number and amount of open accounts upon which no dividend has been claimed or paid 31 2,178 75

Estimated amount to be realized from remaining assets applicable to payment of dividends 60,000 00

Amount of each class of assets disposed of to date, and amount of profit or loss on each: bank stock, $76,300, profit, $15,559.50; loans on bank stock, $2,000; loans on public funds, $1,075; loans on railroad stock, $1,692, loss, $366.75; loans on mortgage of real estate, $348,706.27, loss, $70,604.18; loans on personal security, $252,568.54, loss, $105,607.91.

Amount of expenses of receivership to date: viz., advertising, $529.09; stationery, postage, etc., $171.37; office rent, $250; commissions, $600.53; insurance, $1,633.63; engineers, experts, etc., $171,43; expenses of real estate, $4,206.34; clerical expenses, $2,964.66; expenses of receivers, $10,738.41; taxes, $8,716.25; recording and conveyancing, $256.80; legal expenses, $2,473.61 . . . . . 32,712 12

Date of examination by commissioner: July 12.

* Perpetually enjoined by decree of Supreme Judicial Court Dec. 30, 1875.

LEXINGTON SAVINGS BANK* — LEXINGTON.

Incorporated March, 1871.

George W. Robinson, *Receiver*.

Statement.

Liabilities.		Assets.	
Due depositors	$26,659 57	Mortgage loans	$4,450 00
Surplus	7,132 62	Loans on personal security	1,539 79
		Real estate by foreclosure	24,600 00
		Real estate by purchase	431 89
		Cash on hand and in bank	2,770 51
	$33,792 19		$33,792 19

Amount of assets delivered to the receiver		$101,209 89
Date of delivery: Dec. 24, 1878.		
Amount due depositors at time the bank was placed in hands of receiver		95,222 52
Date, percentage, and amount of dividends allowed by the Supreme Judicial Court: December, 1878, 25 per cent, $23,805.63; August, 1879, 25 per cent, $23,805.63; February, 1880, 25 per cent, $23,805.63.		
Amount of each dividend paid to date	23,375 98 22,913 55 22,273 42	
Number of open accounts	473	
Number and amount of open accounts upon which no dividend has been claimed or paid	64	1,638 34
Estimated amount to be realized from remaining assets applicable to payment of dividends		31,220 00
Amount of each class of assets disposed of to date, and amount of profit or loss on each: mortgage loans, $29,900, at par; personal securities, $20,210.21, at par.		
Amount of expenses of receivership to date		321 99
Date of examination by commissioner: Dec. 30.		

* Perpetually enjoined by decree of Supreme Judicial Court Dec. 13, 1878.

MECHANICS' SAVINGS BANK*—BOSTON.

Incorporated March 30, 1874.

GEORGE R. DWELLEY, JOHN F. COLBY, *Receivers.*

STATEMENT.

Amount of assets delivered to the receivers	$421,960 33
Date of delivery: Feb. 21, 1877.	
Amount due depositors at time the bank was placed in hands of receivers	428,934 92
Percentage and amount of dividends allowed by the Supreme Judicial Court: 72⅕ per cent	309,502 45
Balance now due depositors	907 71

* Perpetually enjoined by decree of Supreme Judicial Court Jan. 12, 1877. Final dividend allowed May 9, 1879.

MERCANTILE SAVINGS INSTITUTION†—BOSTON.

Incorporated 1861.

ALVAH A. BURRAGE, HENRY G. CROWELL, ALPHONSO J. ROBINSON, *Receivers.*

STATEMENT.

LIABILITIES.		ASSETS.	
To depositors, after first, second, and third dividends	$1,814,114 51	Cash on hand	$675,357 73
To balance first dividend, not paid	3,882 88	Real estate owned (titles acquired by foreclosure and merger of mortgages)	652,703 54
To balance second dividend, not paid	2,450 78	Bank building	170,345 63
To balance third dividend, not paid	8,656 74	Mortgages of real estate, and mortgaged estates in possession, and balance of expenses thereon	41,161 14
To suspense account	5,250 00	Personal securities	9,036 74
To persons at present unknown	330 60	Summer-street lease acc't‡	20,071 39
To funds received from sales of mortgaged estates in excess of amounts due thereon	150 17	Shares in land companies	6,390 00
		Bank stock	1,200 00
		Bank furniture	537 83
		Piano account	26 51
			$1,576,830 51
		Deficit	258,005 17
	$1,834,835 68		$1,834,835 68

NOTE.—As the capital stock of the institution, $205,200, is not a liability as against the depositors, it is omitted from the foregoing statement.

Amount of assets delivered to receivers	$3,519,294 70
Date of delivery: Feb. 27, 1878.	
Amount due depositors at time the bank was placed in hands of receivers	3,298,390 08

† Perpetually enjoined by decree of Supreme Judicial Court Feb. 20, 1878.

‡ Held to apply on this account: $12,000 Lowe township, Ill., ten per cent bonds; $14,000 Unity township, Ill., ten per cent bonds.

Date, percentage, and amount of dividends allowed by the Supreme Judicial Court:* May 13, 1878, 20 per cent, $659,678.03; Jan. 1, 1879, 10 per cent, $329,839.02; Nov. 10, 1879, 15 per cent, $494,758.52.		
Amount of each dividend paid to date		$655,795 15 327,388 24 486,101 78
Number of open accounts	9,762	
Number and amount of open accounts on which no dividend has been paid or claimed	789	18,930 59
Amount of expenses of receivership to date		44,524 51
Amount of each class of assets disposed of to date, and amount of profit or loss on each: mortgages, $1,177,102.16, loss, $89,786.45; estates in possession, $324,426.94, loss, $109,406.15; estates owned, $146,561.83, loss, $61,955.86; personal securities, $28,602, loss, $4,977.69; railroad bonds, $187,700, profit, $5,496.46; public funds, $429,500, profit, $32,633.43; loans to towns, $33,225, profit, $601.78; bank stock, $11,400, loss, $1,998.75; pianos, $4,975.79, loss, $1,642.90; suspense account, $1,012.50, profit, $153.69; cash, $142,625.41.		
Items not included in above memorandum of assets: received on account of personal securities (accounts not closed), $2,067.50; received for parts of estates sold (accounts not closed), $32,974.71.		
Estimated amount to be realized from remaining assets applicable to payment of dividends		1,071,976 78

In estimating the sum likely to be realized from the remaining assets, which are now mostly real estate acquired by foreclosure of mortgages, we have allowed for a much larger percentage of loss than has already been suffered upon such assets, for the reason that, in converting property of this character into cash, that which is most desirable, and consequently most salable, is likely to be disposed of first. It is impossible to determine with certainty what the ultimate result will be. We think, however, it will not fall below, and hope it may exceed, our estimate.

Date of examination by commissioner: July 21.

* Another dividend of twenty per cent allowed since this report was compiled.

NEEDHAM SAVINGS BANK*—NEEDHAM.

Incorporated April 7, 1874.

Emery Grover, Galen Orr, *Receivers.*

Statement.

Liabilities.		Assets.	
Due depositors	$11,953 28	Real estate by foreclosure	$4,100 00
Interest collected	1,250 89	Loans on real estate	2,800 00
		Loans on personal securities,	1,855 00
		Judgment	735 00
		Furniture	519 36
		Cash on hand and in bank	3,194 81
	$13,204 17		$13,204 17

Amount of assets delivered to the receivers		$23,623 37
Date of delivery: March 4, 1879.		
Amount due depositors at time the bank was placed in hands of receivers		23,354 17
Date, percentage, and amount of dividends allowed by the Supreme Judicial Court: July 23, 1879, 25 per cent, $5,837.86; Feb. 4, 1880, 25 per cent, $5,837.86.		
Amount of each dividend paid to date		5,791 74 5,609 15
Number of open accounts	209	
Number and amount of open accounts upon which no dividend has been claimed or paid	40	185 08
Estimated amount to be realized from remaining assets applicable to payment of dividends		12,500 00
Amount of each class of assets disposed of to date, and amount of profit or loss on each: bank stock, $1,680.50, loss, $445.50; mortgages on real estate, $14,600, loss, $120; loans on personal securities, $1,580.		
Amount of expenses of receivership to date		190 94
Date of examination by commissioner: Dec. 31.		

* Perpetually enjoined by decree of Supreme Judicial Court March 4, 1879.

NORTH BRIDGEWATER SAVINGS BANK* — BROCKTON.

Incorporated April 24, 1851.

Rufus P. Kingman, Ellis Ames, *Receivers.*

Statement.

Liabilities.		Assets.	
Due depositors	$110,272 05	Mortgage loan	$41,703 79
Suspense account	4,955 57	Personal loan	43,836 16
Profit and loss	17,560 80	Real estate	2,100 00
Interest	53,912 47	Bank stock	3,451 24
Dividends unpaid	11,904 68	E. Southworth	68,788 22
		Dunbar & Co.	2,852 51
		Furniture and fixtures	208 55
		Expense	16,314 09
		Cash in bank	17,707 61
		Cash on hand	1,643 40
	$198,605 57		$198,605 57

Amount of assets delivered to receivers		$450,840 40
Date of delivery: Nov. 19, 1877.		
Amount due depositors at time the bank was placed in hands of receivers		551,360 28
Date, percentage, and amount of dividends allowed by the Supreme Judicial Court: Jan. 22, 1878, 25 per cent, $137,840.08; Oct. 8, 1878, 25 per cent, $137,840.07; Aug. 22, 1879, 15 per cent, $82,704.04; July 8, 1880, 15 per cent, $82,704.04.		
Amount of each dividend paid to date	135,681 41 135,408 52 80,668 94 77,424 68	
Number of open accounts	2,297	
Number and amount of open accounts upon which no dividend has been claimed or paid	68	7,821 60
Estimated amount to be realized from remaining assets applicable to the payment of dividends		55,000 00
Amount of each class of assets disposed of to date, and amount of profit or loss on each: bonds, $17,152.50, profit, $150.32; bank stock, $24,022.50, loss, $525.50; mortgage loan, $231,870.67, loss, $875; personal loan, $78,999.93, loss, $3,922.80.		
Amount of expenses of receivership to date		16,314 09
Date of examination by commissioner: Aug. 17.		

* Temporarily enjoined by decree of Supreme Judicial Court April 5, 1877; perpetually enjoined Nov. 13, 1877.

READING SAVINGS BANK*—READING.

Incorporated July 14, 1869.

WILLIAM J. HOLDEN, SOLON BANCROFT, *Receivers.*

STATEMENT.

LIABILITIES.		ASSETS.	
Due depositors	$135,681 94	Mortgage loans†	$46,080 00
Interest account	4,740 36	Personal loans†	9,987 00
Income from N. P. Pratt farm	111 85	United States bond	1,000 00
Claims not included in the above have been presented, amounting to about $30,000. These are mostly upon alleged deposit books, and the question of their allowance is now pending in the Supreme Judicial Court.		Bank stock	2,900 00
		Due from late treasurer	41,030 49
		Expense	3,629 09
		Note of E. Wight	409 41
		Real estate	15,064 70
		Profit and loss	231 36
		Cash	20,202 10
	$140,534 15		$140,534 15

Amount of assets delivered to the receivers		$108,962 81
Date of delivery: April 23, 1879.		
Assets afterwards recovered by the receivers		4,250 00
Amount due depositors at time the bank was placed in hands of receivers		155,345 69
Date, percentage, and amount of dividend allowed by the Supreme Judicial Court: Nov. 3, 1879, 12½ per cent		19,346 88
Amount of dividend paid to date		19,080 75
Number of open accounts	680	
Number and amount of open accounts upon which no dividend has been claimed or paid	15	773 42
Estimated amount to be realized from remaining assets applicable to payment of dividends		26,688 00
Amount of each class of assets disposed of to date, and amount of profit or loss on each: real estate and mortgages, $31,173, loss, $231.36; personal notes, $6,287, all at par.		
Amount of expenses of receivership to date		3,629 09
Date of examination by commissioner: Dec. 20.		

* Perpetually enjoined by decree of Supreme Judicial Court April 11, 1879.

† In these amounts are included securities which were purloined from the bank, and duplicates substituted for them. The proportion of them which will be ultimately recovered is uncertain.

ROCKPORT SAVINGS BANK* — ROCKPORT.

Incorporated 1853.

CHARLES P. THOMPSON, JOSEPH MANNING, *Receivers.*

STATEMENT.

LIABILITIES.		ASSETS.	
Due depositors	$58,498 57	Real estate	$7,550 00
		Mortgage loans	12,098 69
		Personal notes	394 00
		Profit and loss	15,111 52
		Cash on hand and in bank	23,344 36
	$58,498 57		$58,498 57

Amount of assets delivered to the receivers		$194,459 71
Date of delivery: Feb. 26, 1878.		
Amount due depositors at time the bank was placed in hands of receivers		182,415 58
Date, percentage, and amount of dividends allowed by the Supreme Judicial Court: Oct. 2, 1878, 25 per cent, $45,603.89; Oct. 3, 1879, 20 per cent, $36,483.11; Aug. 18, 1880, 25 per cent, $45,603.89.		
Amount of each dividend paid to date		45,380 19 35,988 57 43,144 85
Number of open accounts	882	
Number and amount of open accounts upon which no dividend has been claimed or paid	30	884 92
Estimated amount to be realized from remaining assets applicable to payment of dividends		11,990 00
Amount of each class of assets disposed of to date, and amount of profit or loss on each: mortgages, 111,064.31, loss, $16,997; real estate, $32,694.14, loss, $13.431.14; bank stock, $23,866.05, loss, $1,615.63; personal notes, $3,101, loss, $50.		
Amount of expenses of receivership to date		4,551 04
Date of examination by commissioner: June 15.		

* Perpetually enjoined by decree of Supreme Judicial Court April 19, 1878.

SANDWICH SAVINGS BANK*—SANDWICH.

Incorporated 1866.

H. G. O. Ellis, John B. D. Cogswell, *Receivers.*

Statement.

Liabilities.		Assets.	
Due depositors	$48,808 73	Personal loans	$1,402 00
Due G. C. Hoag	128 73	Mortgage loans and property held by foreclosure	41,417 14
Interest, profits	3,041 63	Cash on hand	9,159 95
	$51,979 09		$51,979 09

Amount of assets delivered to the receivers		$109,586 22
Date of delivery: April 1, 1878.		
Amount due depositors at time the bank was placed in hands of receivers		108,145 35
Date, percentage, and amount of dividends allowed by the Supreme Judicial Court: Aug. 23, 1878, 30 per cent, $32,442.05; Oct. 22, 1879, 15 per cent, $16,221.62; Sept. 24, 1880, 15 per cent, $16,221.62.		
Amount of each dividend paid to date		32,231 05 15,893 06 11,212 51
Number of open accounts	518	
Number and amount of open accounts upon which no dividend has been claimed or paid	22	211 90
Estimated amount to be realized from remaining assets applicable to payment of dividends		18,600 00
Amount of each class of assets disposed of to date, and amount of profit or loss on each: bonds, $14,000, profit, $1,630; mortgages, $28,345.86, loss, $2,325; personal loans, $23,311, loss, $398.		
Amount of expenses of receivership to date		2,202 78
Date of examination by commissioner: June 23.		

* Temporarily enjoined by decree of Supreme Judicial Court Aug. 25, 1877; perpetually enjoined Jan. 29, 1878.

SCITUATE SAVINGS BANK* — SCITUATE.

Incorporated May 31, 1851.

Ebenezer T. Fogg, Willard Torrey, *Receivers.*

Statement.

Liabilities.		Assets.	
Deposits	$103,011 42	Loans on real estate	$34,208 00
		Personal securities	5,732 33
		Real estate by foreclosure	52,650 00
		Cash	5,434 55
		Due from C. A. Cole, late treasurer, deficiency	2,892 92
		Profit and loss	2,093 62
	$103,011 42		$103,011 42

Amount of assets delivered to the receivers		$125,486 44
Date of delivery: July 23, 1880.		
Amount due depositors at time the bank was placed in hands of receivers		127,261 53
Date, percentage, and amount of dividend allowed by the Supreme Judicial Court: Aug. 31, 1880, 20 per cent		25,492 30
Amount of dividend paid to date		24,450 11
Number of open accounts	339	
Number and amount of open accounts upon which no dividend has been claimed or paid	23	5,138 40
Estimated amount to be realized from remaining assets applicable to payment of dividends		79,932 80
Amount of each class of assets disposed of to date, and amount of profit or loss on each: mortgages, $4,847.50, loss, $50; bank stock, $4,200, loss, $170.		
Amount of expenses of receivership to date		201 50
Amount of receivers' bonds, each		30,000 00
Date of examination by commissioner: May 27.		

* Temporarily enjoined by decree of Supreme Judicial Court June 20, 1879; perpetually enjoined July 9, 1880.

WEST BOSTON SAVINGS BANK*—BOSTON.

Incorporated 1867.

LYMAN P. FRENCH, CLEMENT WILLIS, *Receivers.*

STATEMENT.

LIABILITIES.		ASSETS.	
To depositors	$491,097 29	Real estate	$30,336 34
Interest	7,512 00	Bank stock	5,060 00
Rent	1,875 79	Bills receivable	55 00
Insurance	133 72	Loans on real estate	74,575 00
		Loans on personal security	61,497 04
		Expense	5,538 50
		Auction expense	583 52
		Registry expense	1 20
		Legal expense	29 64
		Repairs	430 78
		Commission	414 09
		Taxes	1,144 23
		Profit and loss	187,015 62
		Cash	133,937 84
	$500,618 80		$500,618 80

Amount of assets delivered to the receivers $1,939,897 59

Date of delivery: Jan. 12, 1878.

Amount due depositors at time the bank was placed in hands of receivers 1,822,015 83

Date, percentage, and amount of dividends allowed by the Supreme Judicial Court: June, 1878, 25 per cent, $455,503.96; February, 1879, 15 per cent, $273,302.37; April, 1879, 10 per cent, $182,201.58; September, 1879, 15 per cent, $273,302.37; June, 1880, 10 per cent, $182,201.58.

Amount of each dividend paid to date . . . . . { 452,704 17; 271,061 02; 180,438 71; 265,847 30; 160,867 34

Number of open accounts 5,451

Number and amount of open accounts upon which no dividend has ben claimed or paid 689 11,199 16

Estimated amount to be realized from remaining assets applicable to payment of dividends 136,651 19

Amount of each class of assets disposed of to date, and amount of profit or loss on each: bills receivable, $758.74, loss, $25; mortgages, $741,565.43, loss, $34,640.58; real estate, $455,759.18, loss, $294,646.68; bank stock, $158,063.64, loss, $44,647.89; personal security, $107,628.06; public funds, $47,906.25, loss, $948.75; railroad bonds, $3,300, profit, $135; loan to town, $20,000.

Expenses of receivership to date 22,768 33

Date of examination by commissioner: Dec. 17.

* Temporarily enjoined by decree of Supreme Judicial Court Dec. 29, 1877; perpetually enjoined Jan. 9, 1878.

AGGREGATE STATEMENT OF BANKS IN THE HANDS OF RECEIVERS.

Liabilities.		Assets.	
Deposits	$4,046,122 09	Bank stock	$12,611 24
Sundries	123,531 79	Railroad bonds	31,500 00
		Real estate	174,345 63
		Real estate by foreclosure	1,118,539 19
		Loans on real estate	594,314 40
		Loans on personal security	257,713 62
		Profit and loss	548,416 40
		Sundries	181,902 33
		Cash on hand and in bank	992,305 90
		Deficit	258,005 17
	$4,169,653 88		$4,169,653 88

TABLE exhibiting the Number, Condition, and Progress of the Savings Banks of Massachusetts in each year from 1834 to 1880 inclusive.
(Returns first required by Acts 1834, Chap. 190.)

YEAR.	No. of Banks.	Number of Deposit Accounts.	Increase in Number of Accounts over Previous Year.	Percentage of Increase.	Amount of Deposits.	Increase in Am't of Deposits over Previous Year.	Percentage of Increase.	Average to each Account.	Population of Massachusetts.	Deposits to each Person of Population.	Expense of Management.	Percentage of Expense to Total Deposits.
1834	22	24,256	–	–	$3,407,773 00	–	–	$140 09	614,408*	$5 58	$10,968 00	
1835	27	27,232	2,976	12	3,921,370 00	$513,597 00	15	143 99	–	–	12,066 00	
1836	28	29,786	2,554	9	4,374,578 00	453,208 00	11½	146 19	–	–	14,413 00	
1837	30	32,564	2,778	9½	4,781,426 00	406,848 00	9⅓	146 51	–	–	17,504 00	.0033
1838	30	33,063	499	1½	4,869,393 00	87,967 00	2	147 27	–	–	18,329 00	
1839	30	36,686	3,623	11	5,608,159 00	738,766 00	15¼	152 86	–	–	17,204 00	
1840	31	37,470	784	2	5,819,554 00	211,395 00	3¾	157 98	737,609	7 88	17,952 00	
1841	30	41,423	3,953	10½	6,714,182 00	894,628 00	15½	162 08	–	–	19,248 00	
1842	–	42,587	1,164	2⅔	6,900,451 00	186,270 00	2¾	162 03	–	–	–	
1843	31	43,217	630	1½	6,935,547 00	35,095 00	½	160 40	–	–	20,777 00	
1844	31	49,699	6,482	15	8,261,345 00	1,325,798 00	19	166 23	–	–	22,688 00	
1845	33	58,178	8,479	17	9,813,288 00	1,551,943 00	18⅔	168 66	–	–	27,017 00	0029
1846	38	62,893	4,715	8	10,680,933 00	867,645 00	8⅔	169 82	–	–	29,307 00	
1847	39	68,312	5,419	8½	11,780,813 00	1,099,880 00	10	172 45	–	–	34,490 00	
1848	41	69,894	1,582	2	11,970,448 00	189,635 00	1¼	171 26	–	–	36,405 00	
1849	43	71,629	1,735	2½	12,111,554 00	141,106 00	1	169 08	–	–	37,361 00	
1850	45	78,823	7,194	10	13,660,024 00	1,548,471 00	13	174 57	994,514	13 73	41,681 00	
1851	45	86,537	7,715	9⅔	15,554,089 00	1,894,065 00	14	179 73	–	–	43,707 00	
1852	53	97,353	10,816	12½	18,401,308 00	2,847,219 00	12	189 01	–	–	49,380 00	.0026
1853	60	117,404	20,051	20½	23,370,102 00	4,968,794 00	27	199 05	–	–	59,071 00	
1854	73	136,654	19,250	16½	25,936,858 00	2,566,756 00	11	189 88	–	–	63,471 00	
1855	80	148,263	11,609	8½	27,296,217 00	1,257,359 00	4⅔	184 10	1,132,369	24 12	77,757 00	
1856	81	165,484	17,221	11½	30,373,447 00	3,077,231 00	10¾	184 15	–	–	89,309 00	.0028

1857	86	177,375	11,891	8	33,015,757 00	2,642,310 00	8 2/3	186 13	–	–	102,027 00	
1858	86	182,655	5,280	3	33,914,972 00	899,215 00	2 2/3	185 67	–	–	105,339 00	.0028
1859	86	205,409	22,754	12 1/2	39,424,419 00	5,509,647 00	16	191 93	–	–	107,951 00	
1860	89	230,068	24,659	12 1/4	45,054,236 00	5,629,817 00	14 1/3	195 83	1,232,065	35 59	112,264 00	
1861	93	225,058	5,010†	2 1/6†	44,785,439 00	268,797 09†	2/5†	198 99	–	–	120,886 00	
1862	93	248,900	23,842	10 1/2	50,403,674 00	5,618,235 00	12 1/2	202 50	–	–	135,783 00	.0027
1863	95	272,219	23,319	9 1/3	56,883,828 00	6,480,154 00	12 4/5	208 92	–	–	140,713 00	
1864	97	291,616	19,397	7	62,557,604 30	5,673,775 75	10‡	214 52	–	–	184,739 77	.0029
1865	102	291,488	128†	–	59,936,482 52	2,621,121 78	4 1/5†	205 62	1,267,329	47 29	203,348 56	.0033
1866	102	316,853	25,365	8 2/3	67,732,264 31	7,795,281 79†	13	213 76	–	–	219,257 03	.0032
1867	108	348,593	31,740	10	80,431,583 71	12,699,319 40	18 2/3	230 73	–	–	254,225 79	.0031
1868	115	383,094	34,501	10‡	94,838,336 54	14,406,752 83	18‡	247 55	–	–	297,527 60	
1869	130	431,769	48,675	12 3/4‡	112,119,016 64	17,280,680 10	18 1/5	259 67	–	–	339,271 57	.0030
1870	139	488,797	57,028	13	135,745,097 54	23,626.080 90	21	277 71	1,457,352	93 14	375,734 09	.0027
1871	160	561,201	72,404	14	163,704,077 54	27,958,980 00	20 1/2	291 52	–	–	429,080 09	.0026
1872	172	630,246	69,045	12 1/3	184,797,313 92	21,093,236 38	12 7/8	293 21	–	–	469,681 80	.0025
1873	175	666,229	35,983	5 2/5‡	202,195,343 70	17,398,029 78	8 1/2	303 49	–	–	547,518 83	.0026
1874	179	702,099	35,870	5 2/5	217,452,120 84	15,256,777 14	7 1/2	309 71	–	–	644,682 68	.0029
1875	180	720,639	18,540	2 64/100‡	237,848,963 21	20,396,842 37	9 2/5	330 05	1,651,652	144 00	661,503 92	.00277
1876	180	739,289	18,650	2 1/2	243,340,642 75	5,491,679 54	2 1/4	329 15	–	–	657,858 72	.0027
1877	179	739,757	468	–	244,596,614 18	1,255,971 43	1/2	330 64	–	–	671,728 23	.00275
1878	168	674,251	65,506†	9 1/6†	209,860 631 18	34,735,983 00†	14 1/5†	311 25	–	–	606,550 23	.00289
1879	166	675,555	1,304	1/5	206,378,709 53	3,481,921 65†	1 2/3†	305 50	–	–	590,820 18	.00286
1880	164	706,395	30,840	4 1/3	218,047,922 37	11,669,212 84	5 1/3	308 68	1,783,086	122 29	581,274 35	.00271

* In 1830. † Decrease. ‡ Nearly.

Statements were made by the following-named companies in accordance with the provisions of their charters: —

BOSTON SAFE DEPOSIT AND TRUST COMPANY — BOSTON.

Nov. 8, 1880.

Liabilities.

Capital stock: —	
Trust and safe deposit department	$350,000 00
General deposit and loan department	50,000 00
Profit and loss	44,644 75
Deposits	1,498,820 26
Trust funds	19,525 20
Income	31,870 15
Special trusts	180,600 00
	$2,175,460 36

Assets.

United States Government bonds	$200,206 63
City bonds	30,710 00
Railway bonds	197,852 50
Town bonds	43,350 00
Loans on call, with collaterals or sureties	360,550 00
Loans on time notes, with collaterals or sureties	714,934 75
Loans on mortgages of real estate	162,500 00
General expenses paid	11,526 69
State taxes paid	3,640 00
Safes, etc.	47,874 21
Cash in office and banks	402,315 58
	$2,175,460 36

Trust Department.

Liabilities.

In trust: —	
Under wills	$574,481 27
Other trusts	46,000 00
Income	3,145 63
	$623,626 90

Assets.

United States Government bonds	$157,809 65
City bonds	24,470 00
Railway bonds	110,475 00
Railroad stock	20,039 00
Bank stock	66,324 00
Manufacturing stock	40,350 00
Boston Music Hall Association stock	200 00
Mortgages of real estate	130,644 73
Massachusetts Hospital Life Insurance Company annuities in trust	10,000 00
Estates occupied by beneficiaries	17,425 00
Loans on collaterals	4,500 00
Town note	5,000 00
Loans on personal security	16,864 32
Cash: —	
Principal	16,379 57
Income	3,145 63
	$623,626 90

Date of examination by commissioner: Nov. 8.

COLLATERAL LOAN COMPANY — BOSTON.

Nov. 30, 1880.

Liabilities.	
Capital stock paid in	$150,000 00
Reserve account, No. 41	416 74
Notes payable	24,510 00
Dividends unclaimed	648 00
Undivided profits	8,618 47
	$184,193 21
Resources.	
Cash on hand	$4,797 81
Loans outstanding	175,731 57
Furniture	3,663 83
	$184,193 21

Date of examination by commissioner: Dec. 28.

INTERNATIONAL TRUST COMPANY — BOSTON.

Oct. 30, 1880.

Liabilities.	
Capital stock paid in	$137,200 00
Undivided profits	24,866 99
Deposits	332,563 39
Bills payable	51,000 00
Deposit for payment of coupons	175 00
	$545,805 38
Assets.	
United States, city, and town bonds	$80,274 07
Railway bonds	30,641 57
Outstanding loans	179,113 55
Accrued interest	6,682 68
Furniture and fixtures	2,703 48
Expenses and taxes paid	6,218 77
Cash deposited in national banks	236,577 96
Cash in office	3,593 30
	$545,805 38

Date of examination by commissioner: Nov. 30.

MASSACHUSETTS LOAN AND TRUST COMPANY — BOSTON.

Oct. 30, 1880.

Capital stock actually paid in	$500,000 00
Investments in United States loans	49,125 00
Investments in R.R. bonds (St. Johnsbury and Lake Champlain),	189,000 00
Cash on hand	3,069 32
Dividend paid Aug. 14, 1880, since last report: 3 per cent.	

This corporation takes no deposits, and has never opened or done any business under its Trust Department, and has therefore no returns to make, as provided by its charter, other than those given herein.

Date of examination by commissioner: Dec. 31.

NEW ENGLAND TRUST COMPANY — BOSTON.

Oct. 30, 1880.

Liabilities.			
Capital stock		$500,000 00	
Deposits		6,748,546 09	
Interest	$85,324 90		
	21,948 18		
		107,273 08	
Profit and loss account		16,473 00	
Guaranty account		165,000 00	
Commissions		1,435 00	
Dividend (New England Trust Company)		80 00	
For payment of bonds, coupons, and dividends		239,964 72	
Sinking funds of railroad companies		57,212 43	
United States tax		12,458 65	
			$7,848,442 97
Assets.			
United States Government bonds		$1,121,900 00	
City of Charlestown bonds		12,000 00	
Railroad company bonds		138,496 25	
Loans on time notes, with collaterals or sureties	$3,179,970 62		
Loans on time notes to cities in New England	365,000 00		
Loans on time notes to corporations in Massachusetts	140,000 00		
		3,684,970 62	
Loans on call, with collaterals or sureties	$1,014,500 00		
Loans on call to corporations in Massachusetts	80,000 00		
		1,094,500 00	
Cash in banks in Boston	$1,737,007 68		
Cash in office	31,604 34		
		1,768,612 02	
			$7,820,478 89
Expense account			27,964 08
			$7,848,442 97

Trust Department.

Liabilities.			
Trust accounts		$456,077 77	
Income		3,303 78	
Dividends		1,819 21	
			$461,200 76
Assets.			
United States Government bonds		$129,715 87	
City bonds in Massachusetts		25,353 89	
State bonds in New England		24,442 38	
Railroad companies' bonds	$67,042 08		
Railroad companies' stocks in Massachusetts	34,262 74		
		101,304 82	
Mortgage notes	$151,850 00		
Real estate	12,500 00		
		164,350 00	
Stock in national banks in Boston		11,545 50	
Cash in banks in Boston		4,488 30	
			$461,200 76

Date of examination by commissioner: Nov. 3.

WORCESTER SAFE DEPOSIT AND TRUST COMPANY — WORCESTER.

OCT. 30, 1880.

Liabilities.		
Capital stock		$200,000 00
Deposits		1,422,174 53
Profits: —		
Interest	$2,005 67	
Exchange	5 04	
Commission	18 75	
Safe rental	2,409 50	
Deposit premium	214 00	
Profit and loss	11,461 20	
Surplus fund	20,000 00	
		36,114 16
Dividends unpaid		429 00
		$1,658,717 69
Assets.		
Cash: —		
In office	$99,725 87	
In banks	192,575 18	
		$292,301 05
Bonds: —		
United States Government	$207,200 00	
Vermont Central and Vermont and Canada equipment 8s	152,000 00	
Worcester street-railway	20,000 00	
		379,200 00
Stocks: —		
Central National Bank, New York	$13,400 00	
Ninth National Bank, New York	5,000 00	
		18,400 00
Loans: —		
Notes of corporations	$834,133 04	
To individuals with collaterals	26,100 00	
On mortgage of real estate	33,400 00	
		893,633 04
Expenses: —		
General expenses		644 26
Furniture and fixtures	$10,000 00	
Premiums	30,313 33	
Coupons	226 01	
Clearing-house fund	1,000 00	
Real estate	33,000 00	
		74,539 34
		$1,658,717 69
Dividend Oct. 1, 1880 (3 per cent)	$6,000	
Number of accounts	1,692	

Date of examination by commissioner: May 25.

STATEMENTS

OF THE

CO-OPERATIVE SAVING-FUND

AND

LOAN ASSOCIATIONS.

MADE IN CONFORMITY TO THE REQUIREMENTS OF CHAPTER 129 OF THE ACTS OF 1879.

CAMBRIDGE CO-OPERATIVE SAVING-FUND AND LOAN ASSOCIATION — EAST CAMBRIDGE.

Incorporated Sept. 5, 1877. Commenced business Sept. 12, 1877.

Capital to be accumulated, $500,000.

RUFUS R. WADE, *President.* *Secretary*, ROBERT L. SAWIN.

JOHN LOUHREY, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
52 shares of stock, first series, at $36.50	$1,898 00	Loans on real estate	$3,765 00
12 shares of stock, second series, at $32.38	388 56	Loans on shares	828 00
18 shares of stock, third series, at $29.38	528 84	Balance of permanent expense account	127 44
9 shares of stock, fourth series, at $26.29	236 61	Balance of temporary expense account	8 05
6 shares of stock, fifth series, at $23.32	139 92	Other assets	62 60
26 shares of stock, sixth series, at $20.14	523 64	Cash on hand	228 88
5 shares of stock, seventh series, at $16 87	84 35		
8 shares of stock, ninth series, at $9.38	75 04		
34 shares of stock, tenth series, at $6.27	213 18		
26 shares of stock, eleventh series, at $3.11	80 86		
Dues	718 00		
Interest	59 05		
Premiums	15 61		
Fines	11 12		
Profit and loss	31 63		
Surplus	1 04		
Forfeited share account	9 96		
Interest on dues paid in advance	1 22		
Other liabilities	3 34		
	$5,019 97		$5,019 97

Number of shares issued during the year	110	
Number of shares now in force	234	
Number of shares now borrowed upon	59	
Amount of dues received during the year		$2,508 00
Highest premium received during the year (per share per month)		40
Lowest premium received during the year (per share per month)		25
Fine for non-payment of dues: 2 per cent per month.		
Transfer fee		25
Number of members withdrawn during the year	18	
Present number of members	49	
Present number of borrowers	16	
Present number of non-borrowers	33	
Amount of loans at date		4,593 00
Number and amount of loans on real estate	8	3,765 00

Number and amount of loans secured by first mortgage of real estate	8	$3,765 00
Number and amount of loans on shares	17	828 00
Largest loan to any one member		1,000 00
Smallest loan to any one member		20 00
Largest number of shares held by any one member	20	
Amount of expenses of the corporation for previous year (not including interest)		86 03
Value of shares at last report		5,008 80
Total value of unpledged shares (including unpaid dues)		2,680 31
Number of shares forfeited during the year	5	
Amount of interest credited to shares during the year		211 99
Number of shares withdrawn during the year	92	
Number and amount of loans repaid during the year	10	610 00
Geographical limit: Massachusetts.		
Amount of cash received during the year		3,168 20
Amount of cash paid during the year		3,064 23
Salaries		40 00
Treasurer's bond		1,000 00
Secretary's bond		500 00
Date of examination by commissioner: Sept. 20.		

CAMPELLO CO-OPERATIVE SAVING-FUND AND LOAN ASSOCIATION — BROCKTON.

Incorporated Oct. 3, 1877. Commenced business Oct. 8, 1877.

Capital to be accumulated, $1,000,000.

ALBERT KEITH, *President.* *Secretary*, WARREN T. COPELAND
ZIBA C. KEITH, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
638 shares of stock, first series, at $41.84	$26,693 92	Loans on real estate	$41,700 00
294 shares of stock, second series, at $27.15	7,982 10	Loans on shares	1,630 00
519 shares of stock, third series, at $13.54	7,027 26	Unpaid dues	300 00
270 shares of stock, fourth series, at $1	270 00	Balance of permanent expense account	196 22
Dues paid in advance	1,511 00	Balance of temporary expense account	52 91
Interest	105 81	Fines	10 11
Premium	48 51	Cash on hand	149 90
Transfer fees	50		
Surplus	382 06		
Withdrawal profits	17 98		
	$44,039 14		$44,039 14

Number of shares issued during the year	458
Number of shares now in force	1,721

Number of shares now borrowed upon	316	
Amount of dues received during the year		$17,642 68
Highest premium received during the year		60
Lowest premium received during the year		50
Fine for non-payment of dues: 2 per cent per month.		
Transfer fee		25
Number of members withdrawn during the year	17	
Present number of members	367	
Present number of borrowers	65	
Present number of non-borrowers	302	
Amount of loans at date		43,330 00
Number and amount of loans on real estate	52	41,700 00
Number and amount of loans secured by first mortgage of real estate	52	40,800 00
Number and amount of loans secured by other mortgage of real estate*	2	900 00
Number and amount of loans on shares	13	1,630 00
Largest loan to any one member		2,100 00
Smallest loan to any one member		50 00
Largest number of shares held by any one member	25	
Amount of expenses of the corporation for previous year (not including interest)		402 00
Value of shares at last report (Sept. 30, 1880): first series, $41.84; second series, $27.15; third series, $13.54.		
Total value of unpledged shares (including unpaid dues)		33,288 68
Amount of interest credited to shares during the year		2,659 44
Number of shares withdrawn during the year	124	
Number and amount of loans repaid during the year	10	5,050 00
Geographical limit: Massachusetts.		
Amount of cash received during the year		30,021 57
Amount of cash paid during the year		29,871 67
Secretary's salary		200 00
Treasurer's bond		1,500 00
Secretary's bond		1,500 00
Date of examination by commissioner: Aug. 16.		

* These are virtually the same as first mortgages, as the association holds also the first mortgages on the same property.

EQUITABLE CO-OPERATIVE SAVING-FUND AND LOAN ASSOCIATION — LYNN.

Incorporated Oct. 2, 1877. Commenced business Oct. 8, 1877.

Capital to be accumulated, $1,000,000.

JAMES H. RICHARDS, *President.* *Secretary*, BENJAMIN E. PORTER.
W. A. ESTES, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
149 shares of stock, first series, at $39.44	$5,876 56	Loans on real estate	$7,600 00
46 shares of stock, second series, at $26.02	1,196 92	Loans on shares	300 00
66 shares of stock, third series, at $13.24	873 84	Unpaid dues	397 40
98 shares of stock, fourth series, at $7.06	691 88	Balance of permanent expense account	30 76
62 shares of stock, fifth series, at $1	62 00	Balance of temporary expense account	9 90
Surplus	2 86	Temporary loan	50 00
Forfeited share account	21 10	Interest account	53 79
		Cash on hand	283 31
	$8,725 16		$8,725 16

Number of shares issued during the year	162	
Number of shares now in force	421	
Number of shares now borrowed upon	54	
Amount of dues received during the year		$3,905 60
Highest premium received during the year: 10⅔ cents.		
Lowest premium received during the year: 5 cents.		
Fine for non-payment of dues: 2 per cent per month.		
Transfer fee		25
Number of members withdrawn during the year	12	
Present number of members	115	
Present number of borrowers	19	
Present number of non-borrowers	96	
Amount of loans at date		7,950 00
Number and amount of loans on real estate	15	7,600 00
Number and amount of loans secured by first mortgage of real estate	15	7,600 00
Number and amount of loans on shares	5	300 00
Largest loan to any one member		1,000 00
Smallest loan to any one member		50 00
Largest number of shares held by any one member	25	
Amount of expenses of the corporation for previous year (not including interest)		128 04
Value of shares at last report: first series, $38.44; second series, $25.02; third series, $12.24; fourth series, $6.06.		
Total value of unpledged shares (including unpaid dues)		7,269 46
Number of shares forfeited during the year	12	

Amount of interest credited to shares during the year		$257 72
Number of shares withdrawn during the year	28	
Number and amount of loans repaid during the year	5	380 00
Geographical limit: Massachusetts.		
Amount of cash received during the year		4,751 56
Amount of cash paid during the year		4,468 25
Secretary's salary		30 00
Treasurer's salary		18 00
Secretary's bond		1,000 00
Treasurer's bond		2,000 00
Date of examination by commissioner: Oct. 22.		

FITCHBURG CO-OPERATIVE SAVING-FUND AND LOAN ASSOCIATION — FITCHBURG.

Incorporated Oct. 27, 1877. Commenced business Nov. 8, 1877.

Capital to be accumulated, $1,000,000.

JABEZ FISHER, *President.* *Secretary*, JOSEPH F. SIMONDS.
GEORGE E. CLIFFORD, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
371 shares of stock, first series, at $39 24	$14,558 04	Loans on real estate	$28,572 00
243 shares of stock, second series, at $32.24	7,834 32	Loans on shares	2,815 00
116 shares of stock, third series, at $25.42	2,948 72	Unpaid dues	695 89
164 shares of stock, fourth series, at $18.76	3,076 64	Balance of permanent expense account	161 39
192 shares of stock, fifth series, at $12.30	2,361 60	Other assets	58 22
319 shares of stock, sixth series, at $6.03	1,923 57	Cash on hand	884 03
Dues paid in advance	334 00		
Forfeited share account	55 26		
Interest on dues paid in advance	70 14		
Other liabilities	24 24		
	$33,186 53		$33,186 53

Number of shares issued during the year	548	
Number of shares now in force	1,405	
Number of shares now borrowed upon	283	
Amount of dues received during the year		$12,788 12
Highest premium received during the year: $5\frac{4}{10}$ per cent.		
Lowest premium received during the year: $\frac{12}{100}$ per cent.		
Fine for non-payment of dues: 1 per cent per month.		
Transfer fee		25
Number of members withdrawn during the year	24	
Present number of members	213	

Present number of borrowers	66	
Present number of non-borrowers	147	
Amount of loans at date		$31,387 00
Number and amount of loans on real estate	42	28,572 00
Number and amount of loans secured by first mortgage of real estate	42	28,572 00
Number and amount of loans on shares	24	2,815 00
Largest loan to any one member		1,800 00
Smallest loan to any one member		10 00
Largest number of shares held by any one member	25	
Amount of expenses of the corporation for previous year (not including interest)		194 34
Value of shares at last report		18,533 71
Total value of unpledged shares (including unpaid dues)		25,049 62
Number of shares forfeited during the year	15	
Amount of interest credited to shares during the year		1,360 07
Number of shares withdrawn during the year	147	
Number and amount of loans repaid during the year	30	3,833 00
Geographical limit: Massachusetts.		
Amount of cash received during the year		19,842 08
Amount of cash paid during the year		19,146 17
Secretary's salary		100 00
Treasurer's bond		4,000 00
Secretary's bond		2,000 00
Date of examination by commissioner: May 12.		

HAVERHILL CO-OPERATIVE SAVING-FUND AND LOAN ASSOCIATION — HAVERHILL.

Incorporated Aug. 20, 1877. Commenced business Sept. 3, 1877.

Capital to be accumulated, $1,000,000.

Amos W. Downing, *President.* *Secretary*, William H. Page.
J. W. Bennett, *Treasurer.*

Statement.

Liabilities.		Assets.	
215 shares of stock, first series, at $41.30	$8,879 50	Loans on real estate	$14,750 00
56 shares of stock, second series, at $32.08	1,796 48	Loans on shares	150 00
143 shares of stock, third series, at $16.51	2,360 93	Unpaid dues	185 00
340 shares of stock, fourth series, at $4	1,360 00	Balance of permanent expense account	192 12
Forfeited share account	5 66	Balance of temporary expense account	123 50
Withdrawal profits	31 75	Other assets	2 15
Other liabilities	974 37	Cash on hand	5 92
	$15,408 69		$15,408 69

Number of shares issued during the year	379	
Number of shares now in force	754	
Number of shares now borrowed upon	82	
Amount of dues received during the year		$7,090 00
Highest premium received during the year		40
Lowest premium received during the year		20
Fine for non-payment of dues: 2 per cent per month.		
Transfer fee		25
Number of members withdrawn during the year	40	
Present number of members	195	
Present number of borrowers	25	
Present number of non-borrowers	170	
Amount of loans at date		14,900 00
Number and amount of loans on real estate	24	14,750 00
Number and amount of loans secured by first mortgage of real estate	24	14,750 00
Number and amount of loans on shares	1	150 00
Largest loan to any one member		1,500 00
Smallest loan to any one member		150 00
Largest number of shares held by any one member	25	
Amount of expenses of the corporation for previous year (not including interest)		181 60
Value of shares at last report		9,281 27
Total value of unpledged shares (including unpaid dues)		12,371 36
Number of shares forfeited during the year	5	
Amount of interest credited to shares during the year		646 69
Number of shares withdrawn during the year	146	
Number and amount of loans repaid during the year	3	1,350 00
Geographical limit: Massachusetts.		
Amount of cash received during the year		9,318 17
Amount of cash paid during the year		10,328 79
Secretary's salary: 1½ per cent of gross receipts.		
Treasurer's bond		2,000 00
Secretary's bond		2,000 00
Date of examination by commissioner: Oct. 16.		

HOLYOKE CO-OPERATIVE SAVING-FUND AND LOAN ASSOCIATION — HOLYOKE.

Incorporated July 24, 1880. Commenced business Aug. 22, 1880.

Capital to be accumulated, $1,000,000.

WILLIAM GROVER, *President.* *Secretary*, B. W. PECK.
JOSEPH METCALF, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
406 shares of stock, first series, at $3	$1,218 00	Unpaid dues	$27 00
Fines	5 74	Balance of permanent expense account	68 50
		Cash on hand	1,128 24
	$1,223 74		$1,223 74

Number of shares issued during the year	406	
Number of shares now in force	406	
Amount of dues received during the year		$1,191 00
Fine for non-payment of dues		5 74
Transfer fee		25
Present number of members	69	
Present number of non-borrowers	69	
Amount of expenses of the corporation for previous year (not including interest)		68 50
Geographical limit: Massachusetts.		
Amount of cash received during the year		1,196 74
Amount of cash paid during the year		68 50
Salaries: not fixed.		
Treasurer's bond		3,000 00
Secretary's bond		1,000 00
Date of examination by commissioner: Nov. 17.		

HOMESTEAD CO-OPERATIVE SAVING-FUND AND LOAN ASSOCIATION — BOSTON.

Incorporated Sept. 11, 1877. Commenced business Sept. 12, 1877.

Capital to be accumulated, $1,000,000.

JOSEPH S. ROPES, *President.* *Secretary,* DANIEL ELDREDGE.

THOMAS SWADKINS, Jun., *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
91 shares of stock, first series, at $42.22	$3,842 02	Loans on real estate	$29,050 00
268 shares of stock, second series, at $34.99	9,377 32	Loans on shares	1,150 00
223 shares of stock, third series, at $27.94	6,230 62	Unpaid dues	737 00
188 shares of stock, fourth series, at $21.09	3,964 92	Balance of permanent expense account	298 56
439 shares of stock, fifth series, at $14.48	6,356 72	Balance of temporary expense account	75 00
476 shares of stock, sixth series, at $8.12	3,865 12	Other assets	2 42
665 shares of stock, seventh series, at $2	1,330 00	Cash on hand	3,864 10
Surplus	7 46		
Forfeited share account	12 44		
Withdrawal profits	32 01		
Other liabilities	158 45		
	$35,177 08		$35,177 08

Number of shares issued during the year	1,250	
Number of shares now in force	2,350	
Number of shares now borrowed upon	227	
Amount of dues received during the year		$22,416 00
Highest premium received during the year *		1 00
Lowest premium received during the year		05
Fine for non-payment of dues: 2 per cent per month.		
Transfer fee		25
Number of members withdrawn during the year	144	
Present number of members	491	
Present number of borrowers	37	
Present number of non-borrowers	454	
Amount of loans at date		30,200 00
Number and amount of loans on real estate	29	29,050 00
Number and amount of loans secured by first mortgage of real estate	28	27,850 00
Number and amount of loans secured by other mortgage of real estate	1	1,200 00
Number and amount of loans on shares	8	1,150 00
Largest loan to any one member		2,800 00
Smallest loan to any one member		50 00

* For one month only.

Largest number of shares held by any one member	25	
Amount of expenses of the corporation for previous year (not including interest)		$763 87
Value of shares at last report		20,555 89
Total value of unpledged shares (including unpaid dues)		29,772 44
Number of shares forfeited during the year	11	
Amount of interest credited to shares during the year		1,801 34
Number of shares withdrawn during the year	645	
Number and amount of loans repaid during the year	18	6,750 00
Geographical limit: Massachusetts.		
Amount of cash received during the year		31,598 05
Amount of cash paid during the year		32.180 14
Secretary's salary		450 00
Treasurer's bonds		1,000 00
Secretary's bonds		1,000 00
Date of examination by commissioner: Sept. 10.		

MECHANICS' CO-OPERATIVE SAVING-FUND AND LOAN ASSOCIATION — TAUNTON.

Incorporated Sept. 14, 1877. Commenced business Sept. 17, 1877.

Capital to be accumulated, $1,000,000.

ELIJAH TOLMAN, *President.* *Secretary*, JOHN O'NEIL.

GEORGE E. CHAMBERS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
318 shares of stock, first series, at $40.16	$12,770 88	Loans on real estate	$56,050 00
507 shares of stock, second series, at $33,43	16,949 01	Loans on shares	5,150 00
592 shares of stock, third series, at $22.50	13,320 00	Unpaid dues	490 00
1,258 shares of stock, fourth series, at $10.00	12,580 00	Balance of permanent expense account	271 86
Dues paid in advance	3,575 77	Balance of temporary expense account	270 08
Surplus	2,967 23	Other assets	48 78
Forfeited share account	4 36		
Interest on dues paid in advance	92 22		
Other liabilities (due treasurer)	21 25		
	$62,280 72		$62,280 72

Number of shares issued during the year	1,417	
Number of shares now in force	2,675	
Number of shares now borrowed upon	598	
Amount of dues received during the year		$34,430 00
Highest premium received during the year (per share per month)		40
Lowest premium received during the year (per share per month)		05
Fine for non-payment of dues: 2 per cent per month.		

Transfer fee		$0 25
Number of members withdrawn during the year	85	
Present number of members	540	
Present number of borrowers	103	
Present number of non-borrowers	437	
Amount of loans at date	61,200	
Number and amount of loans on real estate	67	56,050 00
Number and amount of loans secured by first mortgage of real estate	67	56,050 00
Number and amount of loans on shares	36	5,150 00
Largest loan to any one member		4,000 00
Smallest loan to any one member		50 00
Largest number of shares held by any one member	25	
Amount of expenses of the corporation for previous year (not including interest)		355 77
Value of shares at last report		38,119 75
Total value of unpledged shares (including unpaid dues)		43,495 91
Number of shares forfeited during the year	1	
Amount of interest credited to shares during the year		1,276 54
Number of shares withdrawn during the year	520	
Number and amount of loans repaid during the year	31	8,490 00
Geographical limit: Massachusetts.		
Amount of cash received during the year		45,896 17
Amount of cash paid during the year		45,917 42
Secretary's salary		180 00
Treasurer's bonds		1,000 00
Secretary's bonds		1,000 00
Date of examination by commissioner: Nov. 20.		

PIONEER CO-OPERATIVE SAVING-FUND AND LOAN ASSOCIATION — BOSTON.

Incorporated July 26, 1877. Commenced business Aug. 6, 1877.
Capital to be accumulated, $1,000,000.

JOSIAH QUINCY, *President.* *Secretary*, D. ELDREDGE.
A. J. MERCER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
854 shares of stock, first series, at $43.82	$37,422 28	Loans on real estate	$56,350 00
381 shares of stock, second series, at $34.05	12,973 05	Loans on shares	2,650 00
305 shares of stock, third series, at $20.09	6,127 45	Unpaid dues	961 00
821 shares of stock, fourth series, at $7.12	5,845 52	Balance of permanent expense account	300 00
466 shares of stock, fifth series, at $1	466 00	Balance of temporary expense account	58 33
Surplus	369 83	Other assets	69 68
Forfeited share account	2 90	Cash on hand	2,854 41
Withdrawal profits	36 14		
Other liabilities	25		
	$63,243 42		$63,243 42

Number of shares issued during the year	1,377	
Number of shares now in force	2,827	
Number of shares now borrowed upon	425	
Amount of dues received during the year		$26,351 00
Highest premium received during the year*		90
Lowest premium received during the year		05
Fine for non-payment of dues: 2 per cent per month.		
Transfer fee		25
Number of members withdrawn during the year	108	
Present number of members	611	
Present number of borrowers	67	
Present number of non-borrowers	544	
Amount of loans at date		59,000 00
Number and amount of loans on real estate	45	56,350 00
Number and amount of loans secured by first mortgage of real estate	43	54,350 00
Number and amount of loans secured by other mortgage of real estate	2	2,000 00
Number and amount of loans on shares	22	2,650 00
Largest loan to any one member		3,900 00
Smallest loan to any one member		50 00
Largest number of shares held by any one member	25	
Amount of expenses of the corporation for previous year (not including interest)†		1,975 15
Value of shares at last report		40,430 76
Total value of unpledged shares (including unpaid dues)		49,659 51
Number of shares forfeited during the year	5	
Amount of interest credited to shares during the year†		5,035 12
Number of shares withdrawn during the year	407	
Number and amount of loans repaid during the year	23	8,500 00
Geographical limit: Massachusetts.		
Amount of cash received during the year		39,673 84
Amount of cash paid during the year		40,216 59
Secretary's salary		700 00
Treasurer's salary		25 00
Treasurer's bond		3,000 00
Secretary's bond		3,000 00
Date of examination by commissioner: Oct. 11.		

* For one month only. † For period of eighteen months to Oct. 1.

SECURITY CO-OPERATIVE SAVING-FUND AND LOAN ASSOCIATION — BROCKTON.

Incorporated 1877. Commenced business Dec. 17, 1877.

Capital to be accumulated, $1,000,000.

H. H. PACKARD, *President.* *Secretary*, F. B. WASHBURN.

C. D. FULLERTON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
576 shares of stock, first series, at $36.76	$21,173 76	Loans on real estate	$30,650 00
173 shares of stock, second series, at $23.42	4,051 66	Loans on shares	400 00
468 shares of stock, third series, at $11	5,148 00	Unpaid dues	191 00
Advance dues	2,351 56	Balance of permanent expense account	189 75
Interest	1,384 83	Balance of temporary expense account	246 57
Premiums	697 70	Loan on call*	2,000 00
Fines	106 42	Other assets	228 68
Officers' fines	3 25	Cash on hand	1,179 28
Transfer fees	1 00		
Surplus	46 96		
Forfeited share account	2 90		
Withdrawal profits	43 96		
Interest on dues paid in advance	73 28		
	$35,085 28		$35,085 28

Number of shares issued during the year	485	
Number of shares now in force	1,217	
Number of shares now borrowed upon	165	
Amount of dues received during the year		$12,924 00
Highest premium received during the year		55
Lowest premium received during the year		50
Fine for non-payment of dues: 2 cents per share per month.		
Transfer fee		25
Number of members withdrawn during the year	40	
Present number of members	245	
Present number of borrowers	34	
Present number of non-borrowers	211	
Amount of loans at date		33,050 00
Number and amount of loans on real estate	32	30,650 00
Number and amount of loans secured by first mortgage of real estate	32	30,650 00
Number and amount of loans on shares	3	400 00
Largest loan to any one member		3,000 00
Smallest loan to any one member		150 00
Largest number of shares held by any one member	25	
Amount of expenses of the corporation for previous year (not including interest)		435 19

* The secretary has been notified that this loan is illegal, and to recall it.

Value of shares at last report: first series, $25.76; second series, $12.42.		
Total value of unpledged shares (including unpaid dues)		$26,611 07
Amount of interest credited to shares during the year		977 65
Number of shares withdrawn during the year	141	
Number and amount of loans repaid during the year	3	1,700 00
Geographical limit: Provincetown and Newton, Mass.		
Amount of cash received during the year		18,819 33
Amount of cash paid during the year		17,640 05
Treasurer's salary		25 00
Secretary's salary		200 00
Security committee's salary (each)		25 00
Treasurer's bonds		5,000 00
Secretary's bonds		2,500 00
Date of examination by commissioner: Aug. 14.		

SOMERVILLE CO-OPERATIVE SAVING-FUND AND LOAN ASSOCIATION — SOMERVILLE.

Incorporated May 4, 1880. Commenced business June 7, 1880.

Capital to be accumulated, $1,000,000.

CHARLES S. LINCOLN, *President.* *Secretary*, GEORGE I. VINCENT.

AUSTIN BELKNAP, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
261 shares of stock, first series, at $5	$1,305 00	Loans on real estate	$1,050 00
Interest account	12 86	Unpaid dues	115 00
Premium account	1 84	Balance of permanent expense account	144 28
Fines account	13 58	Balance of temporary expense account	6 00
Transfer fees account	25	Bills incurred and to be charged to "permanent expense"	16 85
Dues paid in advance	5 00	Bills incurred and to be charged to "temporary expense"	6 00
Bills incurred and awaiting action of finance committee	22 85	Cash on hand	23 25
	$1,361 38		$1,361 38

Number of shares issued during the year	265	
Number of shares now in force	261	
Number of shares now borrowed upon	6	
Amount of dues received during the year		$1,205 00
Highest premium received during the year		30
Lowest premium received during the year		05
Fine for non-payment of dues: 2 per cent per month.		
Transfer fee		25
Number of members withdrawn during the year	3	
Present number of members	80	

Present number of borrowers	1	
Present number of non-borrowers	79	
Amount of loans at date		$1,050 00
Number and amount of loans on real estate	3	1,050 00
Number and amount of loans secured by first mortgage on real estate	3	1,050 00
Largest loan to any one member		400 00
Smallest loan to any one member		300 00
Largest number of shares held by any one member	25	
Total value of unpledged shares (including unpaid dues)		1,275 00
Geographical limit: Massachusetts.		
Amount of cash received during the year		1,233 49
Amount of cash paid during the year		1,210 24
Treasurer's bonds		1,000 00
Date of examination by commissioner: Oct. 7.		

TAUNTON CO-OPERATIVE SAVING-FUND AND LOAN ASSOCIATION—TAUNTON.

Incorporated March, 1880. Commenced business March 16, 1880.

Capital to be accumulated, $1,000,000.

HENRY M. LOVERING, *President.* *Secretary*, H. O. MORSE.

CHARLES FOSTER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
2,585 shares of stock, first series, at $8.08	$20,886 80	Loans on real estate	$20,150 00
Surplus	235 93	Unpaid dues	135 00
Other liabilities	23 17	Balance of permanent expense account	167 45
		Balance of temporary expense account	5 55
		Cash on hand	687 90
	$21,145 90		$21,145 90

Number of shares issued during the year	2,789	
Number of shares now in force	2,585	
Number of shares now borrowed upon	101	
Amount of dues received during the year		$21,676 00
Highest premium received during the year		15
Lowest premium received during the year		05
Fine for non-payment of dues: 2 per cent per month.		
Transfer fee		25
Number of members withdrawn during the year	41	
Present number of members	496	
Present number of borrowers	19	
Present number of non-borrowers	477	

Amount of loans at date		$20,150 00
Number and amount of loans on real estate	19	20,150 00
Number and amount of loans secured by first mortgage of real estate	19	20,150 00
Largest loan to any one member		2,400 00
Smallest loan to any one member		300 00
Largest number of shares held by any one member	25	
Amount of expenses of the corporation for previous year (not including interest)		393 75
Total value of unpledged shares (including unpaid dues)		21,461 76
Amount of interest credited to shares during the year		219 12
Number of shares withdrawn during the year	204	
Number and amount of loans repaid during the year	1	1,500 00
Geographical limit: Taunton.		
Amount of cash received during the year		22,566 06
Amount of cash paid during the year		21,878 16
Secretary's salary		200 00
Treasurer's bond		1,500 00
Secretary's bond		1,000 00
Date of examination by commissioner: Sept. 14.		

TROY CO-OPERATIVE SAVING-FUND AND LOAN ASSOCIATION — FALL RIVER.

Incorporated July 10, 1880. Commenced business July 20, 1880.
Capital to be accumulated, $1,000,000.

SPENCER BORDEN, *President.* *Secretary*, C. C. ROUNSEVILLE.
HENRY T. BUFFINGTON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
584 shares of stock, first series, at $4.02	$2,347 68	Loans on real estate	$2,300 00
281 shares of stock, second series, at $1	281 00	Unpaid dues	114 00
Interest on dues paid in advance	4 11	Balance of permanent expense account	94 22
Other liabilities	792 00	Balance of temporary expense account	15 67
		Other assets	12 80
		Cash on hand	888 10
	$3,424 79		$3,424 79

Number of shares issued during the year	881	
Number of shares now in force	865	
Number of shares now borrowed upon	23	
Amount of dues received during the year		$2,541 00
Highest premium received during the year (per share per month)		23
Lowest premium received during the year (per share per month)		20
Fine for non-payment of dues: 2 per cent per month.		
Transfer fee		25

Number of members withdrawn during the year	2	
Present number of members	177	
Present number of borrowers	4	
Present number of non-borrowers	173	
Amount of loans at date		$2,300 00
Number and amount of loans on real estate	4	2,300 00
Number and amount of loans secured by first mortgage of real estate	4	2,300 00
Largest loan to any one member		1,400 00
Smallest loan to any one member		100 00
Largest number of shares held by any one member	20	
Amount of expenses of the corporation for previous year (not including interest)		22 93
Total value of unpledged shares (including unpaid dues)		2,536 22
Amount of interest credited to shares during the year		11 68
Number of shares withdrawn during the year	16	
Geographical limit: no limit.		
Amount of cash received during the year		3,344 32
Amount of cash paid during the year		2,456 22
Secretary's salary (per month)		5 00
Treasurer's bond		2,000 00
Secretary's bond		2,000 00
Date of examination by commissioner: Sept. 29.		

WALTHAM CO-OPERATIVE SAVING-FUND AND LOAN ASSOCIATION — WALTHAM.

Incorporated Oct. 13, 1880. Commenced business Oct. 21, 1880.
Capital to be accumulated, $1,000,000.

M. U. Adams, *President.* *Secretary*, M. H. Young.
G. F. Frost, *Treasurer.*

Statement.

Liabilities.		Assets.	
2,261 shares of stock, first series, at $1	$2,261 00	Cash on hand	$2,261 00
	$2,261 00		$2,261 00

Number of shares issued during the year	2,261	
Number of shares now in force	2,261	
Amount of dues received during the year		$2,261 00
Present number of members	335	
Largest number of shares held by any one member	25	
Geographical limit: Massachusetts.		
Amount of cash received during the year		2,261 00
Treasurer's bond		1,000 00
Secretary's bond		1,000 00
This institution having recently commenced business, no examination was made by the commissioner.		

WORCESTER CO-OPERATIVE SAVING-FUND AND LOAN ASSOCIATION — WORCESTER.

Incorporated Oct. 19, 1877. Commenced business October, 1877.

Capital to be accumulated, $1,000,000.

D. S. Goddard, *President.* *Secretary*, T. J. Hastings.
T. M. Lamb, *Treasurer.*

Statement.

Liabilities.		Assets.	
437 shares of stock, first series, at $40.37	$17,641 69	Loans on real estate	$31,700 00
299 shares of stock, second series, at $26.49	7,920 51	Loans on shares	485 00
549 shares of stock, third series, at $13.39	7,351 11	Unpaid dues	445 00
468 shares of stock, fourth series, at $1	468 00	Balance of temporary expense account	88 16
Dues paid in advance	1,904 00	Safe	50 00
Surplus	46 71	Balance of permanent expense account	243 67
Forfeited share account	44 72	Interest account	134 47
		Premium account	27 20
		Fines account	9 86
		Cash on hand	2,193 38
	$35,376 74		$35,376 74

Number of shares issued during the year	915	
Number of shares now in force	1,753	
Number of shares now borrowed upon	204	
Amount of dues received during the year		$18,576 38
Highest premium received during the year: $\frac{44}{100}$ per cent per month.		
Lowest premium received during the year: $\frac{6}{100}$ per cent per month.		
Fine for non-payment of dues: 2 per cent per month.		
Transfer fee		25
Number of members withdrawn during the year	53	
Present number of members	393	
Present number of borrowers	42	
Present number of non-borrowers	351	
Amount of loans at date		32,185 00
Number and amount of loans on real estate	39	31,700 00
Number and amount of loans secured by first mortgage of real estate	26	25,550 00
Number and amount of loans secured by other mortgage of real estate	13	6,150 00
Number and amount of loans on shares	6	485 00
Largest loan to any one member		2,800 00
Smallest loan to any one member		25 00
Largest number of shares held by any one member	25	
Amount of expenses of the corporation for previous year (not including interest)		589 05

Value of shares at last report: first series, $39.37; second series, $25.49; third series, $12.39.		
Total value of unpledged shares (including unpaid dues)		$28,712 81
Number of shares forfeited during the year	2	
Amount of interest credited to shares during the year		1,428 67
Number of shares withdrawn during the year	275	
Number and amount of loans repaid during the year	16	6,810 00
Geographical limit: Massachusetts.		
Amount of cash received during the year		28,109 23
Amount of cash paid during the year		26,740 93
Secretary's salary		350 00
Treasurer's salary		50 00
Treasurer's bond		2,500 00
Secretary's bond		500 00
Date of examination by commissioner: Oct. 5.		

WORKINGMEN'S CO-OPERATIVE SAVING-FUND AND LOAN ASSOCIATION — BOSTON.

Incorporated June 9, 1880. Commenced business June 11, 1880.

Capital to be accumulated, $1,000,000.

ROBERT TREAT PAINE, Jun., *President.* *Secretary*, D. ELDREDGE.
CHARLES W. DEXTER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
813 shares of stock, first series, at $5	$4,065 00	Loans on real estate	$5,000 00
Other liabilities	1,437 77	Unpaid dues	212 00
		Balance of permanent expense account	224 85
		Cash on hand	65 92
	$5,502 77		$5,502 77

Number of shares issued during the year	838	
Number of shares now in force	813	
Number of shares now borrowed upon	25	
Amount of dues received during the year		$3,903 00
Highest premium received during the year*		95
Lowest premium received during the year		10
Fine for non-payment of dues: 2 per cent per month.		
Transfer fee		25
Number of members withdrawn during the year	11	
Present number of members	148	
Present number of borrowers	5	
Present number of non-borrowers	143	

* For one month only.

Amount of loans at date		$5,000 00
Number and amount of loans on real estate	5	5,000 00
Number and amount of loans secured by first mortgage of real estate	5	5,000 00
Largest loan to any one member		1,000 00
Smallest loan to any one member		1,000 00
Largest number of shares held by any one member	25	
Total value of unpledged shares (including unpaid dues)		3,940 00
Number of shares withdrawn during the year	25	
Geographical limit: Massachusetts.		
Amount of cash received during the year		5,339 97
Amount of cash paid during the year		5,274 05
Salaries: not yet determined.		
Treasurer's bond		1,000 00
Secretary's bond		1,000 00
Date of examination by commissioner: Oct. 11.		

GENERAL REMARKS.

GENERAL REMARKS.

THERE were one hundred and sixty-four savings banks in operation in the Commonwealth at the date of the annual returns Oct. 30, — two less than at the same date the previous year.

One charter for a savings bank was granted by the last Legislature, — the James Otis Savings Bank, Barnstable. The bank has not yet been organized.

The Ashburnham Bank was voluntarily closed, a statement regarding which was given in our last annual report.

The Scituate Savings Bank, which had been temporarily enjoined June 29, 1879, was placed in the hands of receivers to be wound up by a decree of the Supreme Judicial Court July 9, 1880.

The amount due the depositors was $127,261.53, according to the report of the receivers made after a comparison of the amounts credited on the deposit books with the accounts as they stood on the depositors' ledgers.

One of the Commissioners found, at an examination made in June, that the accounts of the treasurer were incorrect. The cash account was short $1,241.67. The officers of the bank, with whom the Commissioners conferred, considered the irregularity the result of carelessness rather than of a wrong intent.

The treasurer paid into the bank the amount of the deficit; but his explanation of the irregularity was not satisfactory to the Commissioners, and they presented the case to the Attorney-General, with the request that the bank should be placed in the hands of receivers to be wound up.

The receivers have since discovered further deficiencies, amounting to $2,892.92, for the payment of which the property of the treasurer and his bond are ample.

The depreciation in the value of the real estate and mortgages of real estate held by the bank will cause an impairment of the principal of the deposits, estimated at about twenty per cent.

On the following page is a table giving certain statistical information relative to the banks in the hands of receivers: —

BANKS IN THE HANDS OF RECEIVERS.

NAME OF BANK.	Location.	Date of Perpetual Injunction.	Nominal Value of Assets delivered to the Receivers.	Amount due Depositors at Date of Injunction.	Amount of Dividends.	Per Centum.	Balance of Assets in Hands of the Receivers convertible for Future Dividends.
Barnstable Savings Bank	Barnstable	May 23, 1878,	$1,274,040 81	$1,287,614 04	$772,537 32	60	$357,071 43
Dorchester Savings Bank *	Boston	Feb. 26, 1878,	412,124 27	398,161 65	368,883 87	$92\frac{65}{100}$	–
Hyannis Savings Bank	Hyannis	Sept. 11, 1878,	529,058 64	524,617 05	327,885 65	$62\frac{1}{2}$	136,892 79
Lancaster Savings Bank	Lancaster	Dec. 30, 1875,	1,030,523 27	973,390 36	517,928 09	$53\frac{1}{3}$	324,296 03
Lexington Savings Bank	Lexington	Dec. 13, 1878,	101,209 89	95,222 52	71,416 89	75	30,938 25
Mechanics' Savings Bank *	Boston	Jan. 12, 1877,	421,960 33	428,934 92	309,502 45	$72\frac{1}{5}$	–
Mercantile Institution for Savings	Boston	Feb. 20, 1878,	3,519,294 70	3,298,390 08	2,143,953 59	65	902,162 09†
Needham Savings Bank	Needham	March 4, 1879,	23,623 37	23,354 17	11,675 72	50	12,929 34
North Bridgewater Savings Bank	Brockton	Nov. 13, 1877,	450,840 40‡	551,360 28	441,088 23	80	101,390 03
Reading Savings Bank §	Reading	April 11, 1879,	113,212 81	155,345 69	19,346 88	$12\frac{1}{2}$	95,377 08
Rockport Savings Bank	Rockport	Feb. 9, 1878,	194,459 71	182,415 58	127,690 89	70	40,209 77
Sandwich Savings Bank	Sandwich	Jan. 29, 1878,	109,586 22	108,145 35	64,885 29	50	46,430 42
Scituate Savings Bank	Scituate	July 9, 1880,	125,486 44	127,261 53	25,492 30	20	99,875 61
West Boston Savings Bank	Boston	Jan. 9, 1878,	1,939,897 59	1,822,015 83	1,366,511 86	75	269,867 90
Total	–	–	$10,245,318 45	$9,976,229 05	$6,568,799 03	–	$2,417,440 74

* The receivers of these banks are paying the final dividend.

† This is the balance of assets after paying the dividend of twenty per cent Nov. 10, 1880.

‡ In addition to this amount is $68,788.22 due from the late treasurer, E. Southworth.

§ There are some suits concerning this bank pending in court, decisions in which may affect this statement.

The receivers of two of the banks are paying the final dividend to depositors.

The final dividend to the depositors of the Mechanics' Savings Bank of Boston was allowed May 9, 1879; but there is a balance of $907.71 yet unpaid, and the receivers are unable to close their final account until this is disposed of.

We recommend the passage of an act requiring receivers of insolvent savings banks to pay into the treasury of the Commonwealth any balances of money remaining in their possession belonging to depositors at the expiration of one year after the final dividend has been allowed by the Court, and that the Treasurer of the Commonwealth be authorized to pay the sums due depositors upon satisfactory evidence.

The Emigrant Savings Bank of Boston is the only one of the eight banks which were temporarily enjoined by decrees of the Supreme Judicial Court, at the date of our last annual report, from which the injunction has not been removed.

This bank, by permission of the Court, is being wound up under the management of its officers, in compliance with the petition of a large number of the depositors. Dividends amounting to fifty per cent of the deposits have already been paid; and, should the improvement in the value of real estate continue, it is expected that the impairment of the principal of the deposits will be very small.

The temporary injunction issued against the Scituate Savings Bank, as previously noted, was made permanent.

The other six banks have been restored to their full corporate powers by the removal of the respective injunctions.

At the time of resumption the withdrawals were at first large,—in some instances more than twenty-five per cent of the deposits; but they have now greatly diminished, and some of the banks are again receiving deposits quite freely.

No orders have been issued during the year to any of the banks limiting and regulating the payments to depositors, agreeably to the provisions of chap. 73 of the Acts of 1878.

The Foxborough Savings Bank is the only one of the twenty banks to which orders by authority of this act were issued at the date of the last report, which has not resumed in full. It is the expectation of the managers that the bank will be in condition to resume in a few months.

The third section of this act provided that it should take ef-

fect upon its passage, and should continue in force three years. It was approved March 21, 1878, and therefore expires March 21 of this year.

The amount of deposits in the savings banks doing business Oct. 30, 1880, was $218,047,922.37, being $11,669,212.84 more than at the same date of the previous year.

The surplus was $4,758,194.88, showing an increase of $456,-418.99 for the year.

The guaranty fund was $2,670,152.85, which is an increase of $599,105.23 for the year.

The number of open accounts was 706,395, an increase of 30.840 for the year; which would make the average of the accounts $308.68, an increase from the average of the previous year of $3.18.

The amount of deposits during the year was $42,751,557.43, — $14,264,753.46 more than the previous year; and the number of deposits (532,594) increased 154,333. The average of deposits was $80.27. The average the previous year was $75.31, being an increase of $4.96 for the year.

The total of withdrawals was $34,403,428.23, showing a decrease of $2,322,901.02 from that of the previous year. The number of withdrawals was 389,775, — 35,655 less than the previous year.

The average of the withdrawals was $88.26, an increase of $1.93 from the previous year, when it was $86.33.

Investments in United States bonds have decreased $2,402,-213.42, largely on account of sales by the banks to realize the large premium.

State and municipal bonds have increased $1,131,396.03. Loans on public funds have decreased $2,001,026. Investments in bank stock have increased $15,603.25. Loans on bank stock have increased $163.222.36.

Investments in railroad bonds have increased $189,900.67.

Loans on mortgages of real estate have diminished $3,749,-050.10, and $102,555.80 has been taken from real estate acquired by foreclosure, which is $9,222,345.71.

Loans on personal security have increased $7,813,355.56. The deposits in banks bearing interest are $16,256,776.98, an increase from the previous year of $10,302,955.57.

The percentage of assets in the various classes of investments is about thirteen and one-third per cent in public funds and loans on public funds; eleven and six one-hundredths per cent in bank stock, and loans on same; three and one-tenth per cent in railroad bonds; thirty-six and one-half per cent in loans on mortgages of real estate; five and one-quarter per cent invested in real estate, including foreclosures; thirteen and sixty-five one-hundredths per cent in loans on personal security; four and nine one-hundredths per cent in loans to counties, cities, and towns; seven and one-fifth per cent in deposits in banks on interest.

The earnings of the banks were $11,894,710.60, — $131,733.62 more than the previous year. The amount of dividends was $7,957,887.89, an increase of $685,065.06.

Twenty-one banks were able to pay the highest rate of dividend of interest allowed, five per cent; thirty-five banks paid dividends between four and five per cent; eighty-nine banks paid four per cent dividends; two banks paid three and one-half per cent dividends; one bank paid one dividend of two and one-half per cent; eight banks paid one dividend of two per cent; eight banks paid no dividend of interest, but these were all temporarily enjoined by decrees of the Supreme Judicial Court, or subject to orders limiting and regulating payments to depositors.

The average rate of ordinary dividends was three and ninety-three one-hundredths per cent. This is the second time, since the return of the rate of dividends was required by law, that it has fallen below four per cent. The previous year the average was three and sixty-eight one-hundredths per cent. The increase of one-quarter of one per cent in the average of dividends paid last year over that of the previous year, is due to the fact that some of the banks temporarily enjoined, or to which orders had been directed limiting and regulating payments to depositors, had been relieved from the restrictions imposed, and had resumed the payment of dividends of interest.

The last Legislature passed an act authorizing the savings banks to invest their deposits in bonds or notes of the counties or towns of Maine, New Hampshire, Vermont, Rhode Island, and Connecticut, whose indebtedness did not exceed three per cent of their valuation. Some of the banks invest in the bonds or notes of cities of one of those States, which are very heavily

burdened with debt, for which they have authority under the provisions of clause second of sect. 9 of chap. 203 of the Acts of 1876.

For several years the banks gradually reduced their investments in these securities; but during the past year they have again increased them. We recommend that the act be so amended as to restrict investments in the bonds and notes of the cities of those States in the same manner as in those of counties and towns.

In conformity to chap. 162 of the Acts of 1880, the trustees of each of the savings banks have filed with the Commissioners a copy of the treasurer's bond. A book has been provided in which a record is kept of the name of each bank, its location, name of the treasurer, date of bond, amount of bond, names of sureties, date of expiration, and custodian of bond.

While the condition of the saving banks indicates the full restoration of public confidence in these institutions, and the large appreciation of the prices of different classes of securities in which they are authorized to invest has substantially strengthened them, there exists great difficulty in obtaining satisfactory investments for their rapidly increasing deposits. This is indicated by the increase in the amount on deposit in national banks bearing interest. This amount at the date of the annual returns for the year was $16,256,776.98; at the same date the previous year it was $5,953,821.41.

The increase in loans on personal security for the year is $7,813,355.56, a large part of which is in temporary loans awaiting favorable permanent investment, so that it may be stated that the amount seeking permanent investment exceeds the total increase of the deposits for the year.

The experience of the past few years shows that the greatest caution is necessary, in the purchase of securities subject to fluctuation in prices, for the banks to escape embarrassment and finally insolvency when the re-action from high prices occurs.

The enormous expansion of the currency in this country during the past twenty years has rendered futile any hope of steadiness of values.

Under this influence, quickened by the substantial agricultural prosperity of the country, we have emerged from a period of extreme depression of prices to one of rapid appreciation.

Every class of property is feeling its effect; and, under its stimulating influence, all classes of bonds or stocks in which savings banks are authorized to invest have reached prices which restrain the managers from further purchases. Some of them hope to find relief by seeking an increase of the classes of securities in which to invest their deposits.

While it may be advisable to increase the classes of investments when it can be shown that they are of equally substantial character with those in which the banks are now authorized to invest, it seems to us that it should be a matter of serious consideration with the managers of the banks, whether the difficulty cannot be better remedied by restricting the rapid increase of the deposits, by the refusal to receive large sums from persons who are not properly beneficiaries of savings banks.

The principle upon which savings banks were founded was to encourage persons of small means in the habits of thrift and frugality by providing depositories for their savings, which should be managed by the benevolently disposed who possess the requisite knowledge of finance for such positions. But from this policy the banks have clearly departed for the past fifteen years; and a large class of depositors have come in who make use of them to employ their surplus capital, depositing it in large sums.

Often the amount of the first deposit reaches the limit allowed by law. They are constantly on the watch for changes in the market. They deposit their money when the prices of securities are high, and withdraw it when a re-action has caused a decline, which is generally in seasons of financial doubt and depression, when the credit of the banks is most susceptible to public distrust, and when large withdrawals embarrass them, and by consequent losses, as experience demonstrates, sometimes cause their insolvency.

Loan and Trust Companies.

The loan and trust companies seem to be generally managed prudently and in conformity to law. Two only of these institutions have opened trust departments, and this business increases slowly in these companies. The transactions of all the companies are mainly ordinary mercantile and banking credits.

The charters of these institutions impose liabilities and restrictions, and grant privileges, which differ essentially; and ap-

plications are frequently made to the Legislature for changes in them.

As these companies are generally established for similar purposes, it would relieve the Legislature of frequent applications for changes of charters if they were placed under the regulations of a general law, as savings banks are.

Co-operative Saving-Fund and Loan Associations.

The number of co-operative saving-fund and loan associations doing business in the Commonwealth Oct. 30 was sixteen, with assets of $372,462.31. The number at the same date the previous year was ten, and their assets were $205,235.43, — an increase for the year of six in number, and of assets $167,226.88.

Below is a table with the names of the associations, their location, date of incorporation and of the commencement of business, and the amount of assets: —

NAME.	Location.	Incorporated.	Commenced Business.	Assets.
Cambridge .	E. Cambridge,	Sept. 5, 1877,	Sept. 12, 1877,	$5,019 97
Campello .	Brockton .	Oct. 3, 1877,	Oct. 8, 1877,	44,039 14
Equitable .	Lynn . .	Oct. 2, 1877,	Oct. 8, 1877,	8,725 16
Fitchburg .	Fitchburg .	Oct. 27, 1877,	Nov. 8, 1877,	33,186 53
Haverhill .	Haverhill .	Aug. 20, 1877,	Sept. 3, 1877,	15,408 69
Holyoke . .	Holyoke .	July 24, 1880,	Aug. 22, 1880,	1,223 74
Homestead .	Boston . .	Sept. 11, 1877,	Sept. 12, 1877,	35,177 08
Mechanics' .	Taunton .	Sept. 14, 1877,	Sept. 17, 1877,	62,280 72
Pioneer . .	Boston . .	July 26, 1877,	Aug. 6, 1877,	63,243 42
Security . .	Brockton .	Dec. 17, 1877,	Dec. 20, 1877,	35,085 28
Somerville .	Somerville .	May 4, 1880,	June 7, 1880,	1,361 38
Taunton . .	Taunton .	March 1880,	Mar. 16, 1880,	21,145 90
Troy . .	Fall River .	July 10, 1880,	July 20, 1880,	3,424 79
Waltham . .	Waltham .	Oct. 13, 1880,	Oct. 21, 1880,	2,261 00
Worcester .	Worcester .	Oct. 19, 1877,	Oct. 1877,	35,376 74
Workingmen's .	Boston . .	June 9, 1880,	June 11, 1880,	5,502 77
				$372,462 31

Since 1877, the first year of the operation of the act authorizing the formation of these associations, none have been organized until the past year, during which a renewed interest in their establishment has sprung up.

In addition to the six new associations noted in the table,

several others have been projected, and some organized, which are about commencing business.

With the increased activity in building operations, it is probable that the organization of other associations will continue throughout the State.

For their safety, as well as for the equitable transaction of their business, we are of the opinion that two changes in the Act of 1877 authorizing their establishment are necessary.

We recommended in our last report a change in that section of the act which authorizes loans to be made on mortgages of real estate so that it might restrict these loans to first mortgages.

The Legislature failed to pass the bill providing for this restriction, introduced by the Committee on Banks and Banking. We respectfully renew this recommendation. We are more strongly convinced of the importance of this change from the additional experience of the past year.

Savings banks are required to limit loans on first mortgages of real estate to sixty per cent of the value; and yet, owing to the depreciation of values during the recent period of depression, they were obliged to acquire by foreclosure more than ten per cent of the amount of their mortgages, and the losses upon the property acquired has been large.

These associations are not restricted in the amount that they may loan upon an estate; and the shares pledged as additional security may not be of any appreciable value, as the shareholder may immediately become a borrower.

With this condition of loans admissible by law, it seems to us that the additional authority to loan upon second mortgages of the same estates is unsafe.

Certainly the friends of these associations desire to have them protected by every proper safeguard, and the primary object for which they were established accomplished; namely, the securing of homesteads to persons of small means: and this limitation seems to us essential to this end, as well as vital for their preservation, when a period of depression in values of real estate shall again prevail.

We likewise recommend a change in sect. 15 of the same act, so as to provide for a more equitable disposition of the profits of the associations.

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